



# COMMERCIAL LEGAL PROTECTION

**Policy Number: TT8/5220755**

## SUMMARY OF COVER

**This summary, by necessity, merely outlines the cover. For further information please contact Caunce O'Hara and ask for a specimen policy.**

### **What we pay**

The policy will pay legal costs up to £100,000 including solicitors' and barristers' fees, court costs, expenses for expert witnesses and attendance expenses. We will also pay the costs of appealing or defending an appeal.

## COVER

### LEGAL DEFENCE

- Defending your legal rights or your employees' legal rights prior to legal proceedings when dealing with the Police or the Health and Safety Executive where it is alleged that you or your employees have or may have committed a criminal offence in connection with your business activities.
- Defending non-motor criminal prosecutions arising from your business activities.
- Defending civil actions taken against you or your employees for compensation under section 13 of the Data Protection Act 1998, including the payment of any compensation award made against you or your employees.
- Defending a civil action taken against you for wrongful arrest in respect of an accusation of theft.
- Defending your employees' legal rights if civil action is taken against them under legislation for unlawful discrimination on the grounds of sex, sexual orientation, race, disability, age, religious belief or political opinion.
- Defending your employees' legal rights if civil action is taken against them as a trustee of a pension fund set up for the benefit of your employees.
- Appealing against the imposition or terms of any Statutory Notice issued under UK legislation affecting your business.
- Appealing against the refusal of the Information Commissioner to register your application for registration.
- The attendance expenses of your employees for jury service.

## **HELPLINE SERVICES**

The following helpline services are available 24 hours a day, 365 days a year during the period of insurance.

### **EuroLaw Commercial Legal Advice**

We will provide you with a confidential legal advice service over the phone on any commercial legal problem affecting your business subject to the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

### **Tax Advice**

We will provide you with confidential advice over the phone on any tax matters affecting your business under the laws of the United Kingdom.

### **Business Assistance**

In the event of any unexpected emergency affecting your business premises which causes damage or potential danger, we will contact a suitable repairer or contractor and arrange assistance on your behalf.

All costs of assistance provided will be your responsibility.

### **Counselling**

We will provide all employees (and members of their immediate family who always live with them) with a confidential counselling service over the phone including, where appropriate, onward transmission to relevant voluntary and/or professional services.

All costs of assistance provided will be your responsibility.

### **Employment manual**

The DAS Employment Manual offers comprehensive, up to date guidance on rapidly changing employment law. If you wish, we can contact you by email to inform you of future updates to the information.

### **DASbusinesslaw**

DASbusinesslaw provides an on-line business support system which allows free access to over 600 model business documents, specimen letters and business guides on a wide range of subjects from employing someone to writing a marketing plan. Regular information bulletins and daily business news are also available from the site.