



The Retail Mutual Business Legal Solutions Cover Summary

Introduction

In the following pages we provide a summary of the events the Business Legal Solutions cover includes. This is not your insurance. **The Retail Mutual Business Legal Solutions Policy Wording** that you can find on The Retail Mutual website, www.theretailmutual.com together with your **Retail Mutual Business Cover Schedule** explain what is and what is not covered and the amount you can claim up to.

Section 1 Employment
Significant features & benefits
Cover for the legal costs of defending your business or appealing a court or tribunal's decision resulting from disputes about <ul style="list-style-type: none">• a breach of employment law• a breach of an employee's contract of an employment and including the cost of <ul style="list-style-type: none">• tribunal fees• compensation awarded against you
Significant exclusions or limitations
<ul style="list-style-type: none">• You must follow the ACAS Code of Practice for Disciplinary and Grievance Procedures or the Labour Relations Agency Code of Practice on Disciplinary and Grievance Procedures in Northern Ireland There is no cover for <ul style="list-style-type: none">• any legal action that is not an appeal against the decision of a court or tribunal• redundancy, alleged redundancy or unfair selection for redundancy, in the first 180 days of cover• any costs or expenses to prepare or attend an internal disciplinary hearing, grievance or appeal• legal action by 10 or more employees or ex-employees about a pension scheme

Section 2 Employment compensation awards
Significant features & benefits
Cover following a claim accepted under event 1 Employment for <ul style="list-style-type: none">• basic and compensation awards against you by a tribunal; or• the amount to settle a dispute
Significant exclusions or limitations
Compensation must be either <ul style="list-style-type: none">• agreed through mediation or conciliation• under a settlement approved in advance• awarded by a tribunal after full discussion unless given by default There is no cover for compensation awards or settlements about <ul style="list-style-type: none">• money due to an employee under a contract or a statutory provision about a contract• trade union membership or non-membership, industrial or labour arbitration, collective bargaining agreements, trade union recognition• European Works Council civil claims or statutory rights of trustees of pension schemes

Section 3 Employment restrictive covenants

Significant features & benefits

Cover for the legal costs and expenses to resolve legal disputes resulting from a restrictive covenant in an employment contract designed to protect your business interests

Significant exclusions or limitations

- The restrictive covenant
 - must be in writing and signed by the business and employee
 - only covers what is reasonable to protect the business interests
 - does not have restrictions for more than of 12 months
- There is no cover for a dispute with someone who is not an employee or ex-employee

Section 4 Tax protection

Significant features & benefits

Cover for a tax advisor or accountant to represent you if there is a dispute

- following an HM Revenue & Customs (HMRC) compliance check or enquiry
- about VAT returns including an appeal

and cover for the cost of a specialist tax consultant or an accountant to advise and represent you in any negotiation or appeal resulting from

- a dispute with HMRC about IR35 compliance

Significant exclusions or limitations

You must

- submit returns in the statutory timescales
- keep proper records in line with statutory requirements
- ask for an Internal Review from HM Revenue & Customs has been asked for where appropriate

There is no cover available for

- help with tax returns that contain careless and/or deliberate misstatements
- an investigation by the Fraud Investigation Service of HM Revenue & Customs
- Disclosure of Tax Avoidance Scheme Regulations
- any tax issues for money or assets held abroad
- failure to register for VAT

Section 5 Property

Significant features & benefits

Cover for legal costs and expenses to help with a dispute resulting from

- damage to property you own or are responsible for
- public nuisance, private nuisance or trespass
- property you want to repossess from an employee or ex-employee

Significant exclusions or limitations

There is no cover for anything connected to or resulting from

- a dispute connected to a contract except where you want to repossess property from an employee or ex-employee
- disputes resulting from the business of a landlord
- goods in transit, lent or hired out
- compulsory purchase, demolition restrictions, controls or permissions placed on land or property
- a dispute with someone about damage, nuisance or trespass unless that person caused the damage, nuisance or trespass

Section 6 Legal defence

Significant features & benefits

Cover for legal costs and expenses to defend a prosecution or possible prosecution

- following a criminal investigation or enquiry by
 - the police
 - a health & safety authority
 - another organisation with the power to prosecute
- in a court of criminal jurisdiction
- against a director or partner of the business resulting from any vehicle used for personal, social or domestic purposes or to travel to or from work

Significant exclusions or limitations

- no cover is provided for prosecutions for parking offences

Section 7 Compliance and regulation

Significant features & benefits

Cover for legal costs and expenses to help with

- an appeal against a Statutory Notice
- a formal investigation or disciplinary hearing by any professional or regulatory organisation
- civil action for wrongful arrest resulting from an allegation of theft
- a claim for compensation for a breach of Data Protection regulations

Significant exclusions or limitations

There is no cover for help with

- any legal action that is not an appeal
- a routine inspection by a regulatory authority
- a Health and Safety Executive Fee for Intervention

Section 8 Statutory licence appeals

Significant features & benefits

Cover for legal costs and expenses to help with

- an appeal against a decision to alter, suspend, cancel or refuse to renew a statutory licence or registration

Significant exclusions or limitations

None

Section 9 Loss of earnings

Significant features & benefits

Cover for earnings lost while you are not at work because you have to attend

- a court, including jury service
- a tribunal or arbitration
- a professional body's disciplinary hearing
- regulatory proceedings

Significant exclusions or limitations

There is no cover for

- any lost earnings you can get back from a court or tribunal

Section 10 Employees' extra protection

Significant features & benefits

Cover for legal costs and expenses

- if you agree, to help an employee if civil proceedings are issued against them
 - for unlawful discrimination
 - when they are a trustee of your employees' pension fund
- if you or a member of your family are injured or killed as a result of an accident
- if you or directors or partners of your business are victims of personal identity theft

Significant exclusions or limitations

There is no cover for

- defending you for unlawful discrimination or as a result of being a trustee of a pension fund
- a condition, illness or disease which develops gradually over time

Section 11 Crisis communication

Significant features & benefits

If something happens that results in negative publicity or reputational damage to your business we will help with and provide cover for legal costs and expenses to

- issue a statement or press release
- produce a communication for staff, customers and suppliers
- produce a telephone script, website script or a social media message
- arrange, support and represent you or your business at any event the media will be reporting on
- arrange to take telephone calls and emails for you
- manage interaction with the media
- support and prepare you for media interviews

Significant exclusions or limitations

- You must contact the Crisis Communication helpline and follow any advice given

There is no cover for

- complaints through the normal complaints procedures
- something that happens if it has not actually resulted in adverse publicity appearing in the media
- legal costs & expenses more than £10,000

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