

IMPORTANT CHANGES TO YOUR INSURANCE COVER

Why have we made changes to our Policy Wording?

The new Abbey Legal Protection Business Legal Policy is a vastly improved Legal Expenses Insurance policy that responds to a greater array of the legal exposures facing businesses today. By creating a new policy wording in plain English, we have simplified the policy coverage by removing jargon and simplifying complicated information. The policy has been carefully designed to provide a more logical flow of information with straightforward content making our legal expenses cover much easier for our customers to understand.

What's changing and when?

From 1st April 2018 we are introducing our new policy for both our new and renewing customers. There are some important changes to the policy we would ask you to carefully note and which we have summarised for you in the table below.

Changes to Sections of Cover			
Cover Position	2016 Wording	Business Legal Policy	Description
No Change to cover	Employment Disputes	Employment Disputes and Employment Compensation Awards	Previously Awards of Compensation were included within the Employment Disputes Section, these are now two separate sections of cover
New	-	Employment Disputes	Cover is enhanced to include ACAS Early Conciliation
New	-	Employment Disputes	Cover is enhanced to defend Employment Tribunal claims brought by workers (who are not employees) at a pre-hearing review to assess employment status
New	-	Employment Disputes	Cover is enhanced to submit an ET3 response to an employment tribunal regardless of whether or not you have followed our legal advice, ACAS Code of Conduct or prospects
Clarification	Employment Disputes	Employment Disputes	Clarification that cover is provided for contractual employment claims heard at the county or high court
Clarification	Employment Disputes	Employment Compensation Awards	The new Section of cover: Employment compensation awards is broken down to show what will be paid, including tribunal fees or to settle a dispute
Change of section	Employment Service Occupancy	Property and landlord and tenant disputes - Eviction	Cover to evict an employee or ex-employee is now under Section of Cover: Property and landlord and tenant disputes (Eviction) and is no longer covered within the Employment Disputes section
New	-	Property and landlord and tenant disputes	Cover is enhanced to enforce rights described in your title documents that you have over someone else's land

New	-	Property and landlord and tenant disputes - Eviction	Cover is enhanced to include licences to use property
Clarification	Property Disputes	Property and landlord and tenant disputes	Cover is clarified to explicitly state that there is cover to defend against another claiming a right of way over your land
Clarification	Property Disputes	Property and landlord and tenant disputes	Cover is clarified to explicitly state that there is cover to pursue for uninsured damages following physical damage to your land
Clarification	Property Disputes	Property and landlord and tenant disputes	The section has been rewritten to clearly set out the types of property disputes that are covered
Clarification	Property Disputes	Property and landlord and tenant disputes	The pursuit of adverse possession, rights or ownership that have been acquired over time on another's land are not covered by the policy
Clarification	Property Disputes	Property and landlord and tenant disputes	Cover is clarified to explicitly state that there is cover for disputes regarding the maintenance or repair of property
Clarification	Property Disputes	Property and landlord and tenant disputes	Cover is clarified to explicitly state that there is cover to pursue or defend a claim regarding dilapidations
Reduction	Property disputes	-	Cover is no longer provided for boundary disputes or disputes over ownership of property
Reduction	Property disputes	-	Cover is no longer provided to evict tenants during the fixed term of their tenancy agreement, however cover remains to evict tenants at the end of the fixed term of their tenancy.
Clarification	Criminal Prosecution	Criminal Defence - Motor offences	Clarification that motor offences are included
New	-	Tax Protection	Cover is enhanced to include IR35 disputes or enquiries
New	-	Tax Protection	Cover is enhanced to provide cover for Directors and business partners
Clarification	Criminal Prosecution Defence Improvement or Prohibition Notice appeals	Regulatory compliance - Health & Safety enforcement notices	The cover is moved into a clearly defined section
Clarification	Statutory Licence	Regulatory compliance – Licence appeals	Statutory licence claims are covered under Regulatory compliance - Licence appeals
Clarification	Data Protection	Regulatory compliance	Data Protection and Compensation claims are covered under Regulatory compliance - Data protection defence and Data protection compensation
Clarification	Jury Service	Court attendance costs – Jury	Jury service claims are now covered under Court attendance costs – Jury

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Clarification	Definition of Legal Expenses	Court attendance costs –Witness attendance allowance	Witness attendance claims are now covered under Court attendance costs –Witness attendance allowance
Clarification	Personal Injury, Wrongful Arrest Defence and Pension Trustee Defence	Employee Extra protection	All covers are consolidated in a new section entitled Employee extra protection
New	-	Employee Extra protection - Discrimination defence	Cover is enhanced to defend your employees for allegations of discrimination arising from their conduct in carrying out your business activity
New	Contract Disputes – Repair and Renovation Disputes	Contract disputes – Contracts for construction and repairs	Cover is enhanced to include disputes over construction contracts not just construction contracts concerning repair and renovation, subject to a maximum construction project value
Changes to Conditions			
Enhancement	Employment Disputes	Employment disputes (Advice Condition)	The condition to follow the advice of the Abbey Legal Line no longer applies to Section of cover: Employment Tribunal response
Enhancement	Employment Disputes	Employment disputes (Advice Condition)	The condition to follow the advice of the Abbey Legal Line does not apply to the two new Sections of cover: ACAS Early conciliation or Pre/hearing review/Employment status disputes
Enhancement	Employment Disputes	Employment disputes - Employment Tribunal hearing (Advice Condition)	The condition to follow the advice of the Abbey Legal Line now only applies to Section of cover: Employment Tribunal hearing
Enhancement	Employment Disputes	Employment disputes - Employment Tribunal hearing (Advice Condition)	There is now the option to follow the ACAS code of practice on disciplinary and grievance procedures where applicable, instead of the advice of the Abbey Legal Line
Enhancement	Claims condition - Coverholder's Consent (Prospects of Success)	Claims condition - When we will agree to cover Your Claim (Our consent)	The prospects of success condition no longer applies to the following Sections of cover: <ul style="list-style-type: none"> • Employment disputes - ACAS Early Conciliation • Employment disputes - Employment Tribunals response (ET3) • Employment disputes - Pre-hearing review/Employment status disputes • Criminal defence - Interview under caution • Crisis communication

The above is just a summary of the changes and improvements we have made for you. For full details of your policy cover, terms and conditions please refer to your complete policy document and accompanying schedule.

What should I do if I want to more information?

Please contact your insurance broker who will be happy to help.

For further information about the wide range of additional products and services we can also provide, please visit www.abbeylegal.com.