

Employment Tribunal Protection and Health & Safety Prosecution Protection

A simple overview of this optional insurance cover for Croner clients.

Optional insurance

The insurance cover is optional.

Non-advised

We explain what it does, but the decision to take it is entirely yours.

Underwritten by Irwell Insurance

The insurance is underwritten by Irwell Insurance Company Limited.

What this cover helps protect you against

It is designed to help with employment tribunal costs and Health & Safety prosecution costs, helping protect your business from the financial impact of serious employee and H&S issues. It can give you confidence that if something serious happens, you have insurance support there to help with legal costs that could otherwise be difficult to absorb.

What it covers

- Employment tribunal disputes – Professional fees and expenses connected to employment litigation disputes with employees.
- Health & Safety prosecutions – Professional fees and expenses incurred as part of a prosecution under Health & Safety legislation.
- Compensation and damages – Includes certain awards connected to covered employment tribunal claims, subject to the policy terms.

Key cover limits

Up to £200,000 per insured claim or prosecution, and up to £2,000,000 in any one policy year.

Important condition

For employment litigation disputes, the policy is advice-dependent, meaning cover responds where Croner's Advisory Service advice has been taken and followed on the matter giving rise to the claim.

Where cover applies

United Kingdom of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Top exclusions to be aware of

- Claims or events that happen outside the period of insurance.
- An employment claim arising where Croner's Advisory Service advice was not obtained and followed.
- Any fines or penalties imposed by a court.

Please refer to the policy wording for full terms, exclusions and limitations.

Your yearly choice

This is annual insurance cover.

It renews each year.

At renewal, you can decide whether you want to continue with it.

How do I get this protection?

We will include it in your proposal as an optional annual add-on, so you can review this as a part of your overall package.

This document is a simple summary only and should be read alongside the IPID and full policy wording.

Super Protect Legal Expenses Cover

Simple client guide.

What it is

An optional annual insurance product, underwritten by Irwell Insurance Company Limited. It is non-advised, which means the choice to take it is entirely yours.

Who can add it

Any new customer of Croner Business Services Limited who has opted for our Employment Tribunal and/or Health and Safety Prosecution Protection insurance.

Simple explanation

This gives you wider legal expenses cover for your business, beyond just HR and Health & Safety matters. It can help with legal costs in a range of other business-related issues, while also giving you access to extra legal support without the worry of unknown legal bills or surprise hourly charges.

It can help with

- Contract disputes
- Recovering unpaid debts over £200 (incl. VAT)
- Certain tax enquiries and some HMRC investigations
- Property-related disputes and licence appeals
- Restrictive covenant issues with existing or former employees
- Certain regulatory, disciplinary, or data-related matters
- Jury service and witness expenses, up to £1,000

Included each policy year

- 2 contract reviews
- 1 Data Subject Access Request support request
- 1 director's service agreement
- Settlement agreements for up to 10% of employee numbers, subject to a minimum of 2
- Unlimited commercial legal advice by phone
- Discounted rates for other legal work provided by Irwell Law, payable by you

Cover limits

Up to £200,000 per claim
Up to £2 million per policy year

Important claim point

A claim must have a reasonable chance of success. In simple terms, the insurer must believe it has a better than 50% chance of succeeding.

Term and renewal

The cover runs for 12 months, renews annually, and each year you can choose whether to continue or cancel.

Important exclusions

- Legal work or costs not approved by the insurer
- Issues that started before the policy began
- Fines, penalties, compensation, or damages awarded against the insured, except where the policy specifically says otherwise

Your yearly choice

How do I get this protection? We will include it in your proposal as an optional annual add-on, so you can review the wider protection alongside the rest of your cover. Please note: this is a summary only. Full terms, conditions, and exclusions are set out in the IPID and policy wording.

This document is a simple summary only and should be read alongside the IPID and full policy wording.