

Employment Tribunal Protection and Health & Safety Prosecution Protection



Insurance Product Information Document

Company: Irwell Insurance Company Limited ("Irwell")
Product: Employment Tribunal Protection and Health & Safety Prosecution Protection

Underwritten by Irwell Insurance Company Ltd. Company Registration Number 02887406 | Registered Office: 2 Cheetham Hill Road, Manchester M4 4FB | Irwell is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority to conduct general insurance business. Registration No. 202897

This document provides a summary of the key information relating to this Employment Tribunal Protection and Health & Safety Prosecution Protection Policy. Complete pre-contractual and contractual information is provided in the full policy documentation.

This insurance policy is sold and administered by Croner Limited ("Croner").

What is this type of insurance?

This insurance policy pays for your legal costs and certain awards of compensation associated with employment tribunal claims and/or your legal costs associated with Health & Safety prosecutions.

What is insured?

Employment Disputes

- ✓ Professional Fees and Expenses incurred in employment litigation disputes with employees.
- ✓ Compensation and damages awarded at tribunal for unfair dismissal and/or indirect discrimination.

Health & Safety Prosecutions

- ✓ Professional Fees and Expenses incurred as part of a prosecution under Health & Safety legislation.

The extent and level of your cover is dependent on the type of Service Contract you have with Croner.

Are there any restrictions on cover?

- ! The Policy Limit is £200,000 per insured claim or prosecution; and
- ! £2,000,000 for all claims and prosecutions brought against you in any one policy year.
- ! Cover for employment litigation disputes is Advice-Dependent, meaning the policy will only respond if you have taken and followed the advice of Croner's Advisory Service on the matter which gives rise to the claim.

What is not insured?

- ✗ Any claim or event that occurs outside of the period of insurance listed on your schedule. Any employment claim arising from an event where you have not obtained the advice of Croner's Advisory Service.
- ✗ Any employment claim where you have obtained advice from Croner but failed to act on that advice with due diligence.
- ✗ Payment of awards for findings of automatic unfair dismissal, fundamental breaches of contract by the employer, direct discrimination, harassment and victimisation.
- ✗ Any awards for arrears of payments owed by virtue of contractual entitlements or statutory rights, such as wages or redundancy payments. Any claim for personal injury or for loss of or damage to any property.
- ✗ Any Fines or Penalties imposed by a Court.
- ✗ Any deliberate or intentional criminal offence. Protective awards under the Trade Union and Labour Relations (Consolidation) Act 1992 and protective awards under the Transfer of Undertaking (Protection of Employment) Regulations 2006 or such equivalent legislation in force in the Channel Islands.

Please refer to your policy wording for the full list of exclusions and limitations.



Where am I insured?

- ✓ In the United Kingdom of Great Britain, Northern Ireland, the Isle of Man or the Channel Island



What are my obligations?

- To keep to the terms and conditions of this policy.
- To take all reasonable precautions to prevent or minimise the risk of a claim occurring under this policy and to avoid incurring unnecessary costs.
- To supply us with honest and accurate information when asked to do so.
- To follow our claims procedure as advised and provide all relevant documentation when requested.



When and how do I pay?

Monthly Direct Debit payable by BACS as part of your overall Service Fee with Croner.



When does the cover start and end?

This policy will run for a period of one year from the start date listed on your insurance schedule, terminating on the end date listed on your schedule.



How do I cancel this insurance policy?

Your insurance policy is an annual policy that will renew automatically unless insurance is refused by Irwell or your Service Contract with Croner ends. You can cancel this policy within 14 days from inception. If you contact Croner within this time no charge will be made and we will refund any premium already paid. If you wish to cancel your insurance after this period, we will refund a proportionate part of the premium corresponding to the unexpired period of insurance.

Contact Us:

Telephone: 0808 145 3374

Email: client.experience@croner.co.uk

Additional Information

Policy Documents

On receipt of any policy documents or insurance schedules issued to you, we strongly advise that you read the documents carefully as these documents form the basis of the insurance contract that has been purchased. You will be provided with full information on our products – a copy of the full Policy Wording is displayed on Croner's website (link below). Conditions and Exclusions apply.

<https://croner.co.uk/services/insurance/>