

Commercial Legal Expenses Insurance

temple
legal protection

Commercial legal expenses insurance is a crucial part of any company's commercial insurance portfolio and our protection is one of the widest available. We provide comprehensive cover against unexpected legal costs, including:

- Employment disputes.
- Tax disputes.
- Criminal prosecutions.
- Property disputes.
- Contractual disputes.

Our scheme and standalone products provide fair and flexible commission arrangements and enable you to add or remove cover with minimal effort.

What are the benefits of the scheme?

The Temple Advantage for you:

- Policies are easy to issue and bespoke cover available.
- No trade restrictions, so no need to search the market for individual clients.
- Simple monthly reporting and a dedicated account manager at Temple.
- Affinity products can be created by our expert underwriters.
- Fair and flexible commission arrangements.

The Temple Advantage for your clients:

- Comprehensive cover, including some areas that many of our competitors do not cover, such as loss adjuster fees and employment pursuit.
- First class claims service with expert local law firms.
- No waiting periods - unlike many of our competitors, our cover commences from the date of policy inception.
- A 24-hour helpline staffed by qualified solicitors.

How does it work?

We aim to make our Commercial Legal Advantage product as straight forward to use as possible, operating on a self-quote, self-issue basis, where you issue policy wordings and schedules for each client.

- Premiums are payable to us on a monthly basis.
- Full support is also given for non-standard and stand-alone risks by telephone and on-line.
- Monthly installment payments are also available.

Standard Cover:

- Employment defence and compensation awards
- Tax investigations and disputes
- Legal defence
- Property disputes
- Data Protection and Information Commissioner appeals
- Personal injury
- Loss adjuster fees
- Jury service and witness attendance allowance
- Contract disputes
- Statutory licence appeals
- Employment Pursuit
- 24 hour legal and tax advice helpline
- 24 hour counselling helpline
- Debt recovery service
- £250,000 limit of indemnity with a £1m annual aggregate' [the limit and aggregate should also ideally appear on the same line]

Optional Cover:

- Motor disputes

Next step:

To arrange a free Legal Expenses health check or for more information and to set up a face-to-face meeting with one of our business development managers, please contact our Bristol office on

0333 321 0661 or email
bristol@temple-legal.co.uk

