

## Insurance scheme for Employment Disputes



# Employer Protection Scheme

# Introducing Temple's Employer Protection Scheme

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Our scheme enables your firm to offer an up to date employment advice and support service, backed by insurance, allowing you to be more competitive in the market place. With increasingly tough trading conditions for employment lawyers, having a scheme like this has never been so important.

## What can this scheme do for my firm?

- **Increase profit** and provide a steady monthly income stream
- **Attract new clients** by offering a complete answer to their employment law needs
- **Retain clients** who are being targeted by competitors
- **Raise your profile** with existing clients
- **Promote other services** available from your firm
- **Open doors** to new marketing opportunities

## How does it work?

### You provide

- An annual audit and update of your client's employment documents and procedures
- A 9am - 5pm telephone advice line

### Temple's insurance provides

- Cover for your legal fees to defend your client in a tribunal claim
- Cover for most awards and settlements
- Cover for the defence of criminal prosecutions brought by the Crown Prosecution Service or Health and Safety Executive
- Cover for actions arising out of the Data Protection Act

Setting up the scheme with Temple costs nothing, with no hidden joining fees or administration costs.



# protect

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## Helping to grow your business

### A powerful modern business tool

With the rising number of companies offering employment support packages, having access to an insurance-backed service has never been so important. Our scheme will prove to be a powerful tool to ensure that you remain competitive.

In addition to the cover for your legal fees to defend your client in tribunal claims and the majority of related awards and settlements, specific additional cover is now provided for:

- Defence of many types of criminal prosecution brought against your client by the Crown Prosecution Service or the Health & Safety Executive arising from their insured business activity
- Defence of your client from actions arising out of the Data Protection Act; this includes registration refusals or alteration of registered particulars and appeal notices

### Giving you greater profit and income streams

With a limited number of hours in the day, there is a cap on what lawyers can earn. However, with our scheme, a lawyer can sell their time over and over again to improve profitability.

If you have a client signed up to your insurance-backed advice service, they will normally pay monthly instalments. Remember, you will receive this fee whether they use your time or not.

### Promoting the service to your clients

The insurance-backed service is run and promoted by you as an alternative to your traditional hourly billing. In almost all cases you can quote and issue the insurance without reference to us.

You will need to explain to your clients the benefits of an insurance-backed advice service. This will be easier than you think as many clients are already familiar with the concept.

We will support you in putting the whole service together and provide:

- **A template client brochure** for you to use with your branding
- **Guidance on selling and marketing** the service
- **Advice on structuring a marketing plan**
- **Scripts for meetings and telephone discussions** with clients
- **Draft client letters** including additional wording for your client care letter
- **A checklist of issues** to be considered during the audit





## How to price your package

The pricing is made up of three elements: the Audit, a 9am to 5pm telephone advice line and the Insurance Premium.

To make the pricing as easy as possible for you we provide recommended prices.

### Audit

We suggest a minimum annual fee of £750 plus an additional amount of £15 per employee. To this sum you must add VAT.

### Helpline

We suggest the same guideline price as the Audit, a minimum annual fee of £750 plus an additional amount of £15 per employee. To this sum you must add VAT.

### Insurance Premium

To calculate the Insurance Premium we provide you with a rating table. You use the proposer's annual wage roll and multiply it by the premium rate from the table we provide. Insurance Premium Tax (IPT), which is currently 12% must be added to the premium.

### Example Pricing

If you follow our guidelines then a package price for a business with 22 employees and an annual wage roll of £550,000 would be easily calculated as follows:

**Audit** - £750 plus  $(£15 \times 22) = £1,080 + \text{VAT}$

**Helpline** - £750 plus  $(£15 \times 22) = £1,080 + \text{VAT}$

**Insurance Premium** -  $(£550,000 \times 0.00175 = £- * \&) \$ + \text{IPT}$

With these three elements added together, the total annual price would be £' 2%&") \$ plus VAT and IPT as applicable.

This would be quoted to your client as a price of just £2\* \$"&%per month, plus VAT and IPT as applicable.

**Note:** These prices can be adjusted by you to reflect how often you expect the client to use your services. For example, if you expect the client to use your services frequently then you can increase the price accordingly. At each client renewal you can adjust the price of their package based upon how frequently your services were used.



Service  
pricing



## Why should my firm work with Temple?

### Competitive premiums and wide coverage

Our premiums have to be competitive to enable you to win business and increase your profits. The coverage is comprehensive, for example it includes TUPE, and normally has a nil policy excess. With our additional cover for the defence of criminal prosecutions and for actions arising out of a Data Protection Act breach we cover more - our policy provides £250,000 of cover as standard.

### Prompt decision-making by underwriting professionals

You will always have direct access to our underwriters, who all have a high level of authority, because we understand your need for a quick and accurate response. We are always on the end of a phone to answer your questions.

### Your own dedicated Scheme Manager

As part of our ongoing service commitment, you will be allocated your own dedicated Scheme Manager.

We are always available to answer questions and guide you through the simple process of quoting for and issuing policies.

### Temple's ongoing commitment to fairness and integrity

Insurance is all about being able to handle and pay claims. We are proud of the fact that we offer sensible and fair decisions to claims, no matter how complex the issues are.

### A proven and highly professional service

We listen to our customers to ensure we continue to deliver an ongoing high level of service and support. To view our customers' comments, visit [www.temple-legal.co.uk/testimonials](http://www.temple-legal.co.uk/testimonials).

# service





## What's the next step?

Contact us and discover how we can help your firm to grow and succeed. We'll be happy to either arrange a simple conference call or face to face meeting to answer all your questions, and explain in more detail the benefits of our Employer Protection Scheme.

Just call us now on **01483 577877** or email **[underwriting@temple-legal.co.uk](mailto:underwriting@temple-legal.co.uk)**

### **Financial Conduct Authority registration**

Your firm is probably already registered with the FCA. By going to [www.fca.org.uk/register](http://www.fca.org.uk/register) you can check the 'Exempt Professional Firm' register. If you are not already registered, all you have to do is simply inform the Solicitors Regulation Authority that you will be undertaking general insurance mediation activities that are ancillary to your main business. This process is free to your firm.

# the next

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## Temple Legal Protection

Temple is one of the country's largest legal expenses insurance companies, and we offer you a wealth of insurance and legal experience. This means, apart from this scheme, we provide a wide range of other competitive insurance solutions that add value to your own services.

## Proud to be successful and innovative market leaders

Temple is proud to have pioneered this innovative insurance. We now provide this scheme to hundreds of law firms who are successfully increasing their profits. Our team of specialist underwriters is recognised as market-leading for their knowledge, professionalism, expertise and high level of customer service.



# step

## Other market-leading products from Temple

As well as providing you with our popular Employer Protection Scheme, Temple also offers the following products:

- After The Event Insurance
- Commercial Legal Expenses
- Loss Adjuster Claim Preparation Fees
- Commercial Property Owners
- Landlord Legal Protection
- Group and Affinity Schemes

Want to learn more about how these products can benefit your firm? Call

us now on **01483 577877** or visit **[www.temple-legal.co.uk](http://www.temple-legal.co.uk)**

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