



## Legal protection for your business

Summary of your standard management liability insurance policy

**As a member of the Forum, you're covered by a leading insurance policy which has been negotiated to provide your business with comprehensive protection against the most common legal pitfalls experienced by small businesses\*.**

Your cover is summarised below. Your full policy wording booklet can be obtained on request via email: [info@fpb.org](mailto:info@fpb.org).

**IMPORTANT:** You must contact the Forum's member helpline on **01565 626001** at the outset of a dispute and follow the advice given. It is a condition of the insurer's liability that you seek and follow advice from the Forum as soon as you become aware of a situation that may give rise to an employment dispute, including but not limited to carrying out disciplinary, dismissal or redundancy action, if an employee walks out with or without notice, varying the terms and conditions of employment, upon notification of a complaint of discrimination.

AXA Insurance UK plc is regulated by the Financial Conduct Authority.



### 1. Employment disputes

**What is covered:**

Representation costs incurred in the defence of a dispute with a present, past or future employee.  
The cost of a basic or compensatory award ordered to be paid by an employment tribunal following a dispute with an employee.

**What is not covered:**

- Claims where you have not obtained and followed the Forum helpline's advice on any matter that could lead to a claim under the policy
- Pre-existing matters.

### 2. Health and safety prosecutions

**What is covered:**

Legal expenses incurred in the defence of health and safety criminal prosecutions.

**What is not covered:**

- Pre-existing matters
- Intentional breaches of legislation.

### 3. Tax protection

**What is covered:**

Legal expenses incurred during an HMRC investigation or in the event of PAYE or VAT dispute or appeal.

- Full enquiry
- Aspect enquiry
- Challenge to compliance review
- VAT/duties tribunals.

**What is not covered:**

- Pre-existing disputes
- Costs incurred in connection with normal completion of tax or VAT returns
- Tax avoidance schemes
- Criminal prosecutions.

\* Claims can only be accepted for matters that arise after the commencement of your Forum membership.

Call us on **01565 626001**  
or visit **fpb.org** to find out  
how we can help your business.

**For our members,**  
not for profit



## 4. Contractual cover/disputes

### What is covered:

The pursuit or defence of legal proceedings made by or brought against you in a contractual dispute relating to a contract for the sale or hire of goods, or a contract for the supply of a service.

### What is not covered:

- Pre-existing disputes
- Disputes under £1,000
- Debts under 30 days old.

## 5. Directors and officers' liability cover

### What is covered:

Protects your personal assets by covering legal expenses, awards and settlements for any claim or regulatory action brought against any past, present or future director, trustee, officer or employee

### What is not covered:

- Pre-existing matters
- Claims following your insolvency
- Claims brought by any shareholder holding more than 15% of your shares
- Claims arising from professional duties or service.

## 6. Criminal prosecutions

### What is covered:

Legal expenses incurred in defending criminal prosecutions.

### What is not covered:

- Pre-existing matters
- Deliberate breaches of regulation
- Prosecutions not in connection with your business.

## 7. Statutory licence protection

### What is covered:

Covers legal expenses incurred in an appeal or representation to a statutory or regulatory licence protection authority, following the suspension, revocation or alteration of a licence held by the member.

### What is not covered:

- Pre-existing matters
- Deliberate breaches of regulation
- Cost of obtaining a new license.

## 8. Jury Service

### What is covered:

Provides indemnity in the event that the insured or their employees are required to attend jury service at a rate of £100 per day up to a maximum of £1,000

### What is not covered:

- Postponed requests
- Costs recoverable from the court.

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## 9. Property disputes

### What is covered:

Covers legal expenses incurred in a dispute relating to the physical possession of property.

### What is not covered:

- Pre-existing matters.

## 10. Data protection

### What is covered:

Covers costs incurred defending civil proceedings for compensation under Section 13 of the Data Protection Act 1998, provided that the insured is already registered with the Data Protection Commissioner.

### What is not covered:

- Pre-existing matters
- Deliberate breaches of legislation.

## 11. Personal injury

### What is covered:

Costs incurred in the pursuit or legal proceedings to recover damages for the death of or bodily injury to an insured person.

### What is not covered:

- Pre-existing matters.

## 12. Wrongful arrest defence

### What is covered:

The cost of defending civil proceedings against the insured in relation to allegations of wrongful arrest or malicious prosecution.

### What is not covered:

- Pre-existing matters
- Deliberate acts.

# How to make a claim

To make a claim, call the Forum's helpline on **01565 626001**.

Claim notifications can be made weekdays between 8.30am and 5pm.

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