



**Crunch.**

**KINGSBRIDGE**  
CONTRACTOR INSURANCE

# COMMERCIAL LEGAL PROTECTION

## SUMMARY OF COVER

Policy No: TS5/6854102

Please note this document provides an outline of the cover but does not contain details of waiting periods, conditions or exclusions. For full policy terms and conditions please contact your insurance adviser and ask for a specimen policy.

### WHAT WE PAY

The policy will pay legal costs up to £100,000 including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses, accountants' fees and employment compensation awards. It will also pay the costs of appealing or defending an appeal.

### THE COVER

#### LEGAL DEFENCE

- Defending your legal rights or your employees' legal rights prior to legal proceedings when dealing with the police or the relevant Health and Safety authority where it is alleged that you or your employees have or may have committed a criminal offence in connection with your business activities.
- Defending non-motor criminal prosecutions arising from your business activities.
- Defending civil actions taken against you or your employees for compensation under section 13 of the Data Protection Act 1998, including the payment of any compensation award made against you or your employees.
- Appealing against the refusal of the Information Commissioner to register your application for registration.
- Appealing against the imposition or terms of any Statutory Notice issued under UK legislation affecting your business.
- Defending a civil action taken against you for wrongful arrest in respect of an accusation of theft.
- The attendance expenses of your employees for jury service.

#### STATUTORY LICENCE APPEAL

Appealing to the relevant statutory or regulatory authority, court or tribunal, following a decision by a licensing or regulatory authority to suspend, alter, refuse to renew or cancel your licence, mandatory registration or British Standard Certificate of Registration.

## CONTRACT DISPUTES COVER

Negotiating for your legal rights in a contractual dispute arising from an agreement or alleged agreement entered into by you or on your behalf, for the purchase or hire or sale or provision of goods or services, providing the amount in dispute exceeds £500 (including VAT).

If the amount in dispute exceeds £5,000 (including VAT), you will be responsible for the first £500 of costs and expenses in each and every claim.

## DEBT RECOVERY

Negotiating for your legal rights including enforcement of judgment to recover money and interest due from the sale or provision of goods or services, providing the amount in dispute exceeds £500 (including VAT).

## PROPERTY PROTECTION AND PERSONAL INJURY

### **Property protection**

Pursuing your legal rights in a civil action following an event causing physical damage to material property which you own or are responsible for, or any nuisance or trespass.

### **Personal injury**

At your request, pursuing your employees' and their family members' legal rights following their death or bodily injury.

## TAX PROTECTION

### **Tax enquiries**

Negotiating on your behalf and representing you in any appeal proceedings following a written notice of enquiry, issued by HM Revenue & Customs, to carry out an Income Tax or Corporation Tax compliance check.

### **Employer compliance disputes**

Negotiating on your behalf and representing you in any appeal proceedings in a dispute concerning your compliance with Pay As You Earn, Social Security, Construction Industry or IR35 legislation and regulations.

### **VAT disputes**

Negotiating on your behalf and representing you in any appeal proceedings arising out of a dispute with HM Revenue & Customs.

## HELPLINE SERVICES

### LEGAL ADVICE SERVICE

We will provide you with a confidential legal advice service over the phone on any commercial legal problem affecting your business subject to the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

**This helpline is available for advice on the laws of England and Wales 24 hours a day, 365 days a year.**

**Advice on areas of law beyond this jurisdiction, or in respect of specialist matters, is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, we will call you back.**

### TAX ADVICE SERVICE

We will provide you with confidential advice over the phone on any tax matters affecting your business under the laws of the United Kingdom.

**Tax advice is provided by tax advisors 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, we will call you back.**

### COUNSELLING SERVICE

We will provide all employees (and members of their immediate family who always live with them) with a confidential counselling service over the phone including, where appropriate, onward transmission to relevant voluntary and/or professional services.

**The counselling service helpline is open 24 hours a day, seven days a week.**

### EMPLOYMENT MANUAL

The DAS Employment Manual offers comprehensive, up to date guidance on rapidly changing employment law. To view it, please visit our website at [www.das.co.uk](http://www.das.co.uk)

### DASBUSINESSLAW

DASbusinesslaw can create ready-to-sign contracts, agreements and letters in minutes. Developed by solicitors and tailored by you using our smart document builders. The service also provides useful tools, articles and information on matters such as new legislation, employment issues, property law and taxation.

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