



Employment Practices Liability

Statement of Customer Demands and Needs

Please consider the following questions in order to decide whether ARAG Employment Practices Liability meets your demands and needs. This statement is not a summary of cover.

- Would you like to be able to access free business legal advice by telephone or online, and/or to download legal documents such as an employee handbook, debt collection letters and Health & Safety at Work documentation?
- Would you like to get a free online legal healthcheck of your employment practices?
- Would you be willing and able to carry out any recommendations identified from the healthcheck which are identified as being critical to comply with employment law?
- Would you like to have legal representation if an employee or ex-employee alleges that you have breached their contractual terms or employment rights and pursues a claim against you? (Please note that the cover for employment disputes will not fully satisfy the demands and needs of businesses which engage workers on a casual or freelance basis who they do not fully control, and/or workers who choose whether or not they wish to perform work.)
- Do you require employment claims that are brought against you to be defended or settlements paid, in circumstances where there has been a breach of employment law?
- Do you have restrictive covenants in your employees' contracts?
- Would you like to be protected against the payment of compensation to an employee or ex-employee?
- Would you wish to protect your business and its employees against legal costs if an allegation or a complaint results in a criminal investigation or prosecution (including motor-related offences), professional or regulatory investigation or disciplinary hearing being brought?
- Is your business subject to a statutory licence?