

- Amazing Caterers Ltd
- Employee capacity of 20
- Gross annual turnover of £750,000
- Holds a Commercial Legal Protection Insurance policy (CLPI)



ABBHEY LEGAL
PROTECTION

A Bad Reception

Mr Bates is a delivery driver for Amazing Caterers Ltd. Several months ago he made a delivery to a legal firm who were holding a large-scale conference at their offices. While carrying the goods through the reception area, Mr Bates tripped on a loose floor tile and fell over fracturing his arm in the process. His injury meant that he was unable to return to work for 5 weeks and needed 2 weeks of intensive physiotherapy.

Amazing Caterers Ltd held a Commercial Legal Protection Insurance (CLPI) policy with Abbey Legal Protection (ALP). This meant that the legal costs incurred by any member of their staff who was injured at the fault of a third party would be covered under the terms of the policy. On being informed of Mr Bates' injury, Amazing Caterers Ltd immediately contacted ALP through their insurance broker to get advice from ALP's legal advice line. It was agreed by the solicitor for Amazing Caterers Ltd and ALP that the prospects of winning for the claimant were strong, especially as evidence suggested that the defendant had been aware of the loose floor tile 2 weeks before Mr Bates' fall.

Amazing Caterers Ltd won their case against the legal firm with Mr Bates receiving £3,000 in damages and loss of earnings for the five weeks he was off work. This was as a result of holding a CLPI policy with ALP for which the company paid an annual premium of £725.

Amazing Caterers Ltd won their case, and their employee won £3,000 in damages and loss of earnings, for an annual premium of £725