

- 123 Pub Ltd
- Employee capacity of 6
- Gross annual turnover of £450,000
- Holds a Commercial Legal Protection Insurance policy (CLPI)



ABBAY LEGAL
PROTECTION

For the public good

123 Pub Ltd is an independent pub based in Kent, run by Mr and Mrs Brown. Last year, they renewed their Commercial Legal Protection Insurance policy (CLPI) provided by Abbey Legal Protection (ALP.) for which they paid an annual premium of £675. This protects them against legal expenses incurred in an appeal, against the suspension and revocation or refusal to renew a statutory licence.

Last year the pub was subject to a random, undercover check by Trading Standards. The investigators discovered that two customers on the same day, both of whom were 16 years old, had been served alcohol in 123 Pub Ltd.

The evidence gathered against 123 Pub Ltd prompted the licensing panel of Kent County Council, to suspend the selling of alcohol from the premises for 6 months. The owners chose to appeal the decision as, although they accepted they had broken the licensing law, they believed the punishment they received was unduly harsh. They immediately contacted ALP, through their insurance broker, in order to seek legal advice from the advice line and find out whether the costs of the appeal would be covered under the terms of their CLPI policy.

Mr and Mrs Brown's solicitor, as recommended by ALP, believed the prospects for reducing the suspension were strong. Business forecasts for the pub showed that a 6 month licence suspension would have a detrimental effect on profit margins and leave the business struggling for survival. Furthermore in two previous visits by Trading Standards since 2001 there was no evidence that 123 Pub Ltd had breached licensing laws.

It was on this basis that, at the appeal, 123 Pub Ltd had their suspension reduced to 6 weeks. The owners also had to agree to provide all staff with a comprehensive training programme in order to prevent underage sales and this programme would be subject to inspection from the relevant authorities.

The total cost of appeal was £3,000 and this cost was entirely covered by ALP as part of the CLPI policy.

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