



Case Study

A legal lifeline in the employment law jungle

With over 215,000 members The Federation of Small Business, FSB, is the UK's largest organisation supporting and advising smaller and medium sized companies. Through its work with company directors and managers the FSB is all too aware of the key issues affecting the SME community – with employment worries continually topping the list. For those concentrating on running their companies, keeping ahead on issues of employment law and procedure can be a daunting task – one reason why the FSB's legal helpline, provided by Abbey Legal Protection, has proved “the jewel in the crown” of the organisation's member services.

Over the past few years marked changes to employment law have left a regulatory landscape very different to the one we would have recognised only 5 or 10 years ago. Changes in employer responsibility, liability, obligations to staff health and safety, as well as changing retirement, maternity and paternity rules have combined to form a broad range of rules and regulations, responsibility for which lies squarely with company directors. For those running firms where management teams are smaller, the responsibility to keep up to date with legal changes can be onerous – the role of HR director often falls to the owner/manager, or a fellow manager, for whom HR forms only part of their overall remit. Keeping up to date with the law often falls way down the priority list for those bosses kept busy just managing profit and loss.

This struggle is well known to The Federation of Small Businesses, whose members constitute a broad, diverse swathe of the UK's small/medium sized business community. As laws have developed and changed in recent years, the organisation has seen a marked increase in requests for guidance and the need for help with employment issues facing its members. “Our members employ over 2.5million people, across all areas of business, so employment law and regulations factor highly in their day to day operations”, commented Sandy Harris, Director of Member Services at the FSB. “Nowadays we have a regulatory landscape like never before, with rulings from Westminster alongside directives from the European Union, as well as test cases and High Court rulings. There is a lot of activity around employment law – a fact that creates headaches for busy managers whose first concern is keeping their company running and the P&L healthy.”

“It's no exaggeration to say that the legal provision we offer is the jewel in the FSB's crown.”

Sandy Harris - FSB Director of Member Services

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Plugging The Gap

To the FSB it was obvious there was a real need to provide a service to their members that would give quick and straightforward access to legal professionals, with advice available instantly, online and at the end of a phone line. "As part of an exercise to expand our offering to members, the idea of giving legal advice seemed obvious", said Harris. To fulfil this they looked to Abbey Legal Protection, ALP, one of the UK's leading legal expense insurers, and providers of dedicated employment law advice, to look at how the two organisations could work to provide a tailored service that would offer the resource members so keenly wanted

"In our initial discussions with the FSB it became clear that there was a role for ALP to provide the advice and materials the members needed to help fulfil their legal obligations to their employees," commented Chris Ward, Managing Director of Abbey Legal Protection. "Employment law can be a minefield, and it is particularly easy to fall foul of regulations on procedure, which can open the door for litigation from former employees for example – a cost and inconvenience any business manager can do without."

The talks between ALP and the FSB found common ground, bringing about a highly successful partnership that has seen the development of legal services for FSB members that is unrivalled. Through the FSB website, and a 24/7 dedicated legal helpline, provided by ALP, members have access to the full range of legal advice, advising on employee rights, procedures and employer obligations. Members can download useful documents and forms, such as employment contracts, with the FSB service providing everything an outsourced legal department would be expected to provide.

From Strength To Strength

The success of the ALP / FSB relationship is shown in the legal helpline's popularity with members. "Last year, the helpline received over 100,000 calls, the majority of them on employment matters but also dealing with issues such as commercial contract, landlord and tenant and consumer affairs", commented Sandy. "The legal advice services have grown to become the premier reason cited when we are approached for new membership.

For ALP the service is both a key business channel, but also a window onto the UK business community, helping the firm develop its own services and offerings, in light of what it sees and hears from the FSB members. "The FSB legal helpline, and the associated services we offer through the FSB, give us a unique view of what is affecting UK businesses", added Chris Ward. "Issues around health and safety feature highly, for example, as do calls from employers facing redundancy issues – a new experience for many. This level of contact allows us to better tailor our services and continually update how we can help FSB members.

"The range of services we offer has increased exponentially and we're still expanding. Over our sixteen year relationship, the FSB and ALP have pioneered new levels of service, and we're continuing to do that now, with plans for even more resources for members", he concluded.

Moving Forward

For both organisations, and users of the ALP service, the future looks bright. Plans are underway for Pay As You Go services on issues as diverse as tax advice to road traffic act prosecution defence, and a recently launched Health & Safety website is already proving popular. Sandy Harris is confident there is appetite for an even greater depth of service – "Resources such as ours, for medium and smaller businesses, provide a function that would be prohibitively expensive to have in-house. We feel there is a definite opportunity for the FSB to become a one-stop-shop for our members, and with our ALP initiatives we are moving forward to achieving that - retaining our position as The UK's Leading Business Organisation.

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