

# Commercial legal expenses insurance.

## Why do your clients need Commercial Legal Expenses Insurance?

Commercial litigation is a reality in today's business environment. Litigation manifests itself in a number of different ways:

### **Contract Disputes**

Business revenue is supported by the contracts they have with their suppliers and customers. If revenue stops as a contract is disputed, and legal costs are incurred, the lack of any insurance protection can seriously damage a business's cash flow.

### **Employment Disputes**

Employment claims are an inevitable result of poor employee management. Employees know their legal rights. The abolition of employment tribunal fees in 2017 has wide ranging implications for employers. According to Ministry of Justice statistics, there has been a 90% increase in single claim employment tribunal claims between October and December 2017. With the cost of litigation and awards of compensation increasing, can you afford not to be advising your clients about the availability of cover?

### **Tax Disputes**

The Revenue is pursuing a strategy of "dash for cash". With a gaping hole in public finances the Revenue are aggressively targeting smaller firms with Inspectors told to bring in as much additional Revenue as possible.

### **Criminal Prosecution and Corporate Manslaughter**

Breach of the red tape of business compliance through health & safety, environmental protection, food safety or trading standards can lead to a criminal offence and a prosecution. Corporate Manslaughter and gross negligence manslaughter are a primary concern of Directors. Legal expenses can assist not only with the cost of defending a prosecution, but also guilty pleas where the punishment can be mitigated.

**AbbeyLegal** 

Legal Protection Insurance

### **Abbey Legal Protection**

20 Fenchurch Street, London EC3M 3AZ Tel: 0345 350 1099  
underwriters@abbeylegal.com  
[www.abbeylegal.com](http://www.abbeylegal.com)

Abbey Legal Protection is a trading division of Abbey Protection Group Limited, whose ultimate holding company is Markel Corporation.

CLEI/Brochure: 2018/01

### **Property Owners**

Disputes over eviction, breach of the lease agreement or damage done to the property can result in complicated and expensive litigation.

### **Statutory Licence**

The licence that determines the business' right to operate may be revoked, altered, or refused renewal. With no means to operate and bring in revenue, insurance to challenge a decision is vital in securing the right to continue to operate the business.

**Good advice isn't cheap. With the hourly cost of a solicitor typically in the hundreds it's reassuring to know that telephone legal advice on UK law is available free within the policy from the first day to the last day of cover.**

## Why is ALP's Product the right one for my client?

### **Insurance Cover**

ALP's standard cover is a comprehensive commercial legal expenses product, however we recognise not all businesses are the same and may need specific types of cover. You can speak to your ALP underwriter who can advise the options available.

### **Legal Advice from Solicitors**

All our clients have access to the highest standard of advice from our Solicitors 24 hours a day, 365 days a year serviced by Markel Law LLP. Advice is unlimited in the number of calls and length of call and provided on any UK business legal issue.

### **Claims Handling Expertise**

Our claims handlers have had legal training and are therefore able to understand the nature of legal disputes covered by ALP and are also empowered to make decisions. They work to a published claims charter aiming to make the experience for our clients a clear and professional experience.

### **Markel Law Hub**

By having access to the Markel Law Hub, provided by Markel Law, your clients will have access to the premier legal information website providing precedent documents, legal information and a comprehensive suite of template documents on employment, health & safety and business law.

