

# Tick Box Quick Comparison

It is important to note that the answers provided below are based on a general review of the typical insurance and HR company service contracts within the UK market and may not be fully accurate for all contracts. If an accurate comparison of a particular service / insurance contract is required then you should always request a full copy of the particular contract in question.

If you are considering purchasing any form of employment risk management services and/or employment disputes insurance then taking the precaution of reviewing the contract terms against the following important issues could save you a lot of wasted management time and money in the end.

Not all solutions are the same. Taking a short time to understand what you are buying rather than selecting a contract on the slickest sales tactics or the cheapest price will ultimately mean that your expectations of what you are purchasing will be met.

	Employer Protection Scheme	HR Company	Typical LEX Insurance
Review of Existing Employment document an Procedures A visit to your premises to check your compliance with the latest employment requirements and legislation Remedial work should be included in the price of the package if any problems are discovered.	✓	X	X
Installation of Contracts and Handbooks NB. Find out how this will be carried out and how much hands on assistance will you get. ie. Will you just be supplied with document templates and left to install them yourself.	✓	✓	X
Employment Manual – Precedent Document Library. How much handholding will you get to ensure that you utilise these documents correctly and avoid wasted management time?	✓	✓	X
Employment Law Updates	✓	✓	X
Employment Law Advisory Service	✓	✓	✓
Dedicated Advisory Service Supplied by a regulated qualified solicitor known and chosen by you and not provided by a call centre manned by unqualified advisors	✓	X	X
Independent Advisory Service Advice is regulated to be given in your best interests and not exclusively to protect the insurers interests.	✓	X	X
Guaranteed Advisory Service In the unlikely event that any of our advice is incorrect you are still guaranteed to be protected by the insurance if you followed the advice.	✓	X	X
Your Solicitor Controls your Claims Your solicitor is paid by your insurance policy to handle your claims on your behalf on an hourly fee that ensures the highest quality service	✓	X	X

Short Cancellation clause You can cancel your services and insurance in 60 days and are not tied in to long contract periods.	✓	X	✓
No Strict or Immediate Claims Notification Clauses.	✓	X	X
Covers All discrimination claims	✓	X	✓
Covers Claims Arising from Maternity & Paternity Issues	✓	X	✓
Covers Uplifted Awards For accidental failure to follow correct procedures.	✓	X	X
Pursuit Cover Cover the pursuit of employee for breaching their employment contract with you.	✓	X	X
Covers Claims from Self Employed Workers or Contractors	✓	✓	✓
Regulated Insurance Policy in your Companies Name Some HR companies self fund claims or use umbrella insurance arrangements in their own name but do not give an individual insurance policy to each client in their own name. This offers none of the rights or protection that required with a regulated insurance contract.	✓	X	✓
Cover Awards for Injury to Feelings As part of a discrimination claim	✓	X	X
Full Retrospective Cover Cover for claims arising in the policy period that arise from originating circumstances that occurred prior to the policy incepting.	✓	X	X
No Restricted Claims Waiting Period Normally a 90 day period at the start of an insurance policy where the insured is unable to bring a claim.	✓	X	X
Flexible Options for Policy Cover The insurance is quoted to your exact requirements and is not provided on a one size fits all basis	✓	X	X