

Legal Expenses Insurance.

Product guide

www.uk.markel.com/insurance





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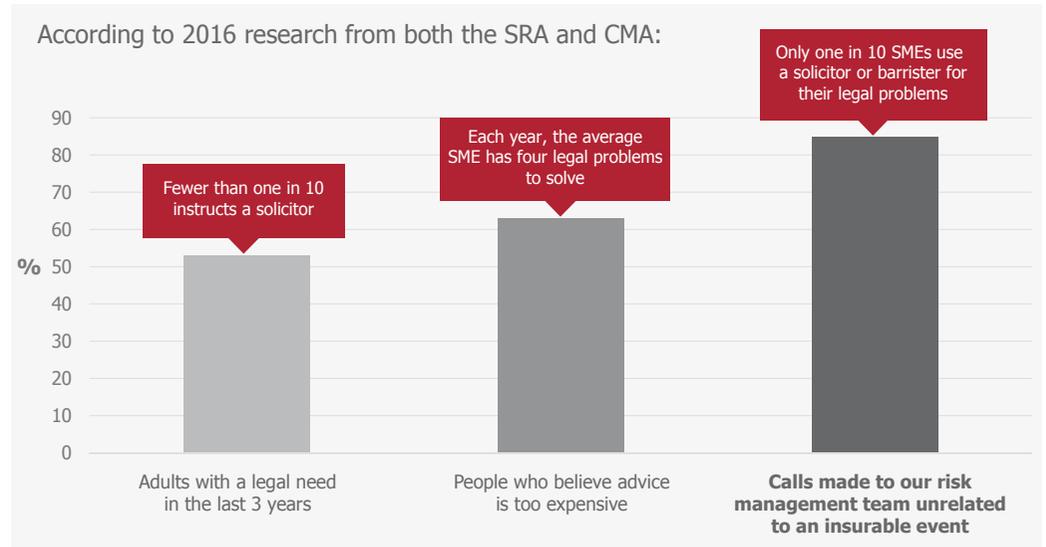
Why have legal expenses insurance?

- Recent research by the Centre for Economics and Business Research (CEBR) on behalf of YouGov, shows **£13.6bn is lost by SMEs every year** from neglecting to seek legal advice
- Companies employing under 10 staff are likely to face at least three issues a year, costing them **an average of £2,240 on each occasion**
- These figures increase to nearly ten times more for larger firms and businesses in sectors such as finance, food and property where **costs can be as high as £22,400**

Desire to secure best products for customers and grow your client portfolio



Proposition that adds value to customers and protects your client base from competitors



Introducing Market Legal Expenses

Introducing Market Legal Expenses



We are one of the UK's premier suppliers of **legal expenses insurance** to the SME, commercial mid-corporate and corporate market



For **over 25 years**, our vision has been to provide the **complete solution** to our customers' everyday legal needs



Unique combination of **underwriting heritage**, and an **award-winning, in-house law firm**



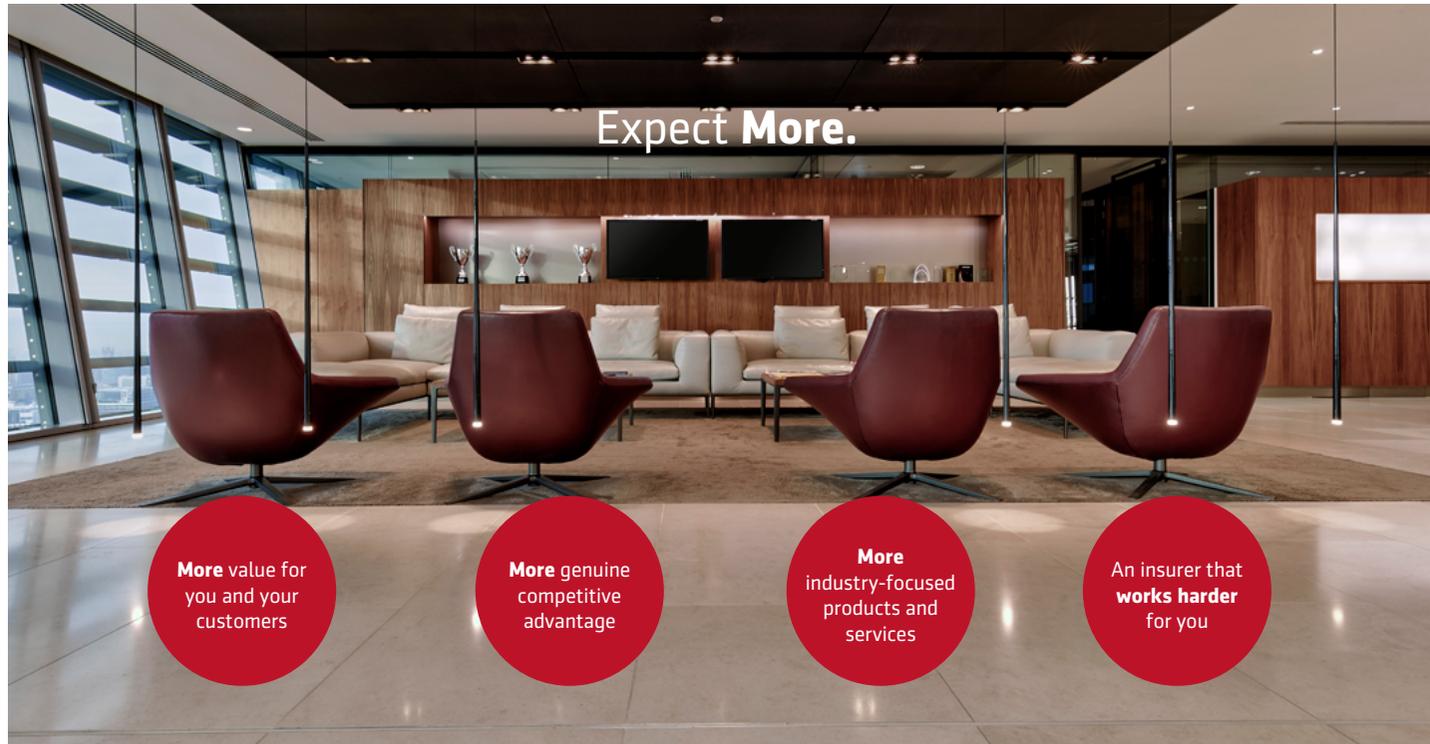
We have more than 50 professionally **qualified lawyers and barristers** handling around 500 calls a day, of which around 1% result in litigation thanks to our expert advice



Assistance with everyday legal issues through our digital **Law Hub**



The financial reassurance of being a **Markel Corporation company, rated at 'A' or better** by three rating agencies





Introducing Markel Legal Expenses

A commercial legal expenses policy is designed to meet the needs of all commercial customers whether working in manufacturing or being in a service sector.

Commercial legal expenses



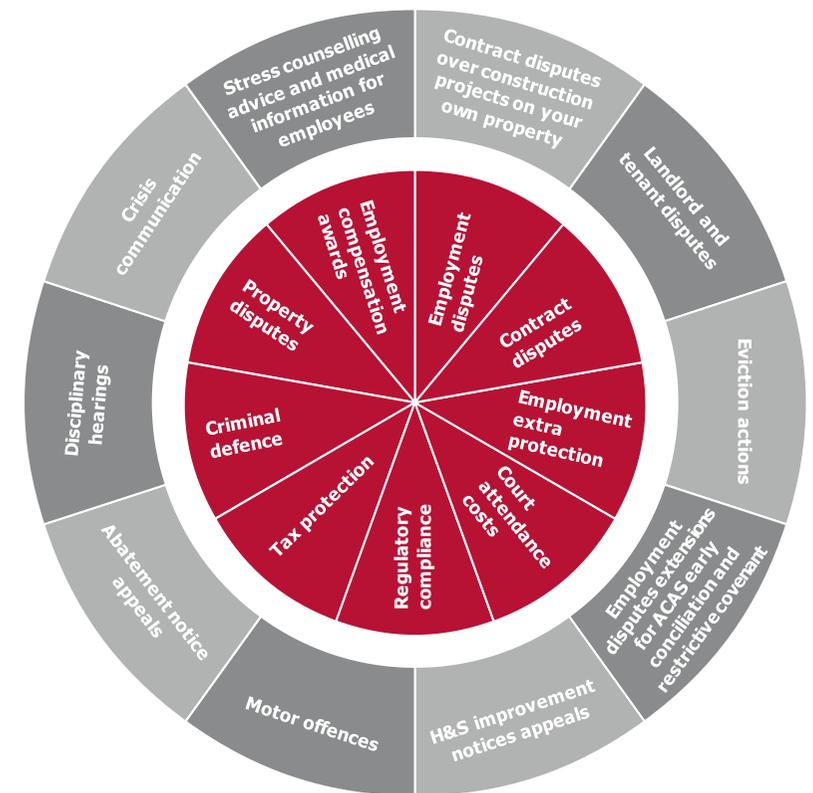
The product is a legal solution which provides solicitor-based advice to help manage the business and avoid disputes, but also to assist in the resolution of potential disputes.

This is accompanied by the Law Hub, where there is access to a wide range of legal documentation, fact sheets and useful information which are updated as legislation changes.

The insurance cover will provide comprehensive sections of cover in an easy-to-understand, plain English wording. With our claims being reviewed monthly, we are always seeking to improve and provide better cover to our policyholders.

Flexibility of our eTrade product with modular options to:

- choose indemnity limit £100,000 or £250,000
- remove employment disputes where a policyholder has no employees or may have a separate D&O/EPL policy
- include construction contract disputes for building and allied trade customers who require specialist adjudication cover
- include transport disputes cover for motor trade customers with specific regulatory cover for your business

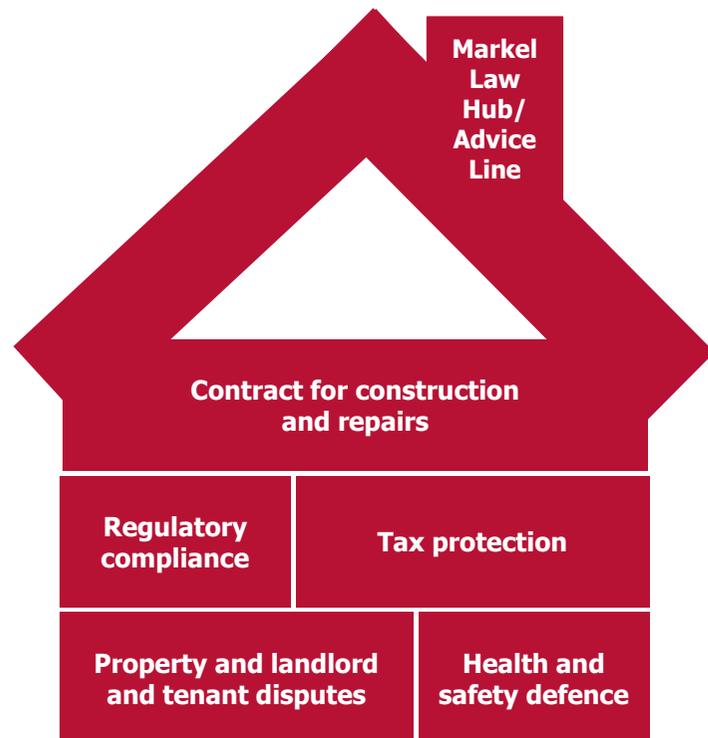


Product overview



Property Owner Legal Expenses Insurance

If you are a property owner or property investor, legal disputes can come up. When they do, you can be faced with steep legal fees which, even if you win, you may not be able to recover from.



Property owners



The property legal expenses cover is designed for exposures relating to property ownership, such as damage done to the property, a breach of a tenancy agreement or a contract to repair or renovate the property with a tradesman.

Rent protection



Additional protection is available to protect residential landlords for their rent guarantee. A rent protection policy operates in tandem with a legal process to evict a non-paying tenant and can provide cover for unpaid rent until vacant possession is achieved (and upon request) for a short period after until you find a replacement tenant.

Currently unavailable

Policy benefits

24/7 Legal Advice Line

Markel Law is one of the UK's leading and longest-running providers of legal advice lines and services. Markel Law has a reputation for providing competitive legal-service packages to trade associations, insurance schemes and business federations in the UK. Our services include a 24/7 legal advice line that is staffed by more than 50 qualified solicitors, with an average PQE of eight years who are experienced in dealing with matters that affect businesses daily. Having access to a trusted partner who can give you the right answer is just a phone call away.

We provide around 200,000 pieces of legal advice each year. The advice is roughly split into 60% employment, 30% general law and 10% a mix of topics such as care and health and safety.

What we can offer:

Direct access to solicitors or barristers

Contact us anytime – 24/7 with unlimited calls

Advanced analytics and management information reporting

Tailored solutions to suit your needs

What areas we cover:

We can tailor a package to suit your particular requirements.



Commercial

24/7 support for all the day-to-day legal issues faced by businesses large and small.



Employment and HR advice

From redundancy, tribunals and bad behaviour, to contracts and performance management, our legal advice line can help you with employment issues.



Health and safety advice

We advise on the latest laws and offer practical guidance on issues such as fire safety and risk assessment.



Sector-specific advice

We work with different sectors to make sure we understand their requirements. From safeguarding to licensing regulations, our specialist team is here to help.



200,000
calls per year



50+
solicitors



300+
different insured
schemes

Policy benefits

Law Hub: An online business and legal information service

Businesses often need assistance with everyday legal issues around employment, health and safety, trading and contracts, cyber and data privacy, debt and insolvency. Law Hub provides practical DIY templates and guidance around these topics, which saves businesses time and money. Law Hub is written and created by our team of expert solicitors who have a huge wealth of experience advising on daily business issues.

With a never-ending stream of new legislation coming out of parliament, plus a steady flow of case-law from the courts, Law Hub provides you with the tools you need to keep you abreast of legal developments.

✓ Law Hub includes:

- 820+ legal documents and templates
- 470+ factsheets
- 375+ links to key resources
- Over 40,000 users
- Easy to use – online, mobile and tablet
- Live chat Monday to Friday, 9am to 5pm
- Blogs
- Videos

Options for the Hub in terms of white labelling, single sign-on, colour matching, and bespoke content can be provided to further enhance any partnership deal. The advice line and Law Hub are fully versatile and both can have areas switched on/off as necessary.

Taken together, the legal advice line and Market Law Hub provide a powerful risk management service, enabling clients to lessen their exposure to all manner of legal, regulatory and health and safety risk.

 Employment	Download customisable employment documentation
 Property	Business regulations pertaining to property, including documentation for dealing with property disputes
 Tax and VAT	Information on general business tax and VAT matters
 Contracts and trading	Find a wide range of editable service contracts and agreements
 Health and safety	Download health and safety factsheets and documents including accident reporting, manual handling and risk assessments
 Data protection	Guidance on the regulation of personal data
 Cyber security	From malware to ransomware, the experts explain the principles around basic cyber security
 Starting a business	Find documents and guidance around what to consider when starting a business
 Managing my business	Fact sheets to make managing your business easier
 Intellectual property	Guidance to businesses and a range of support materials
 Scotland and NI	Doing business in Scotland or NI? Download handy customisable document templates



1,500+
resources



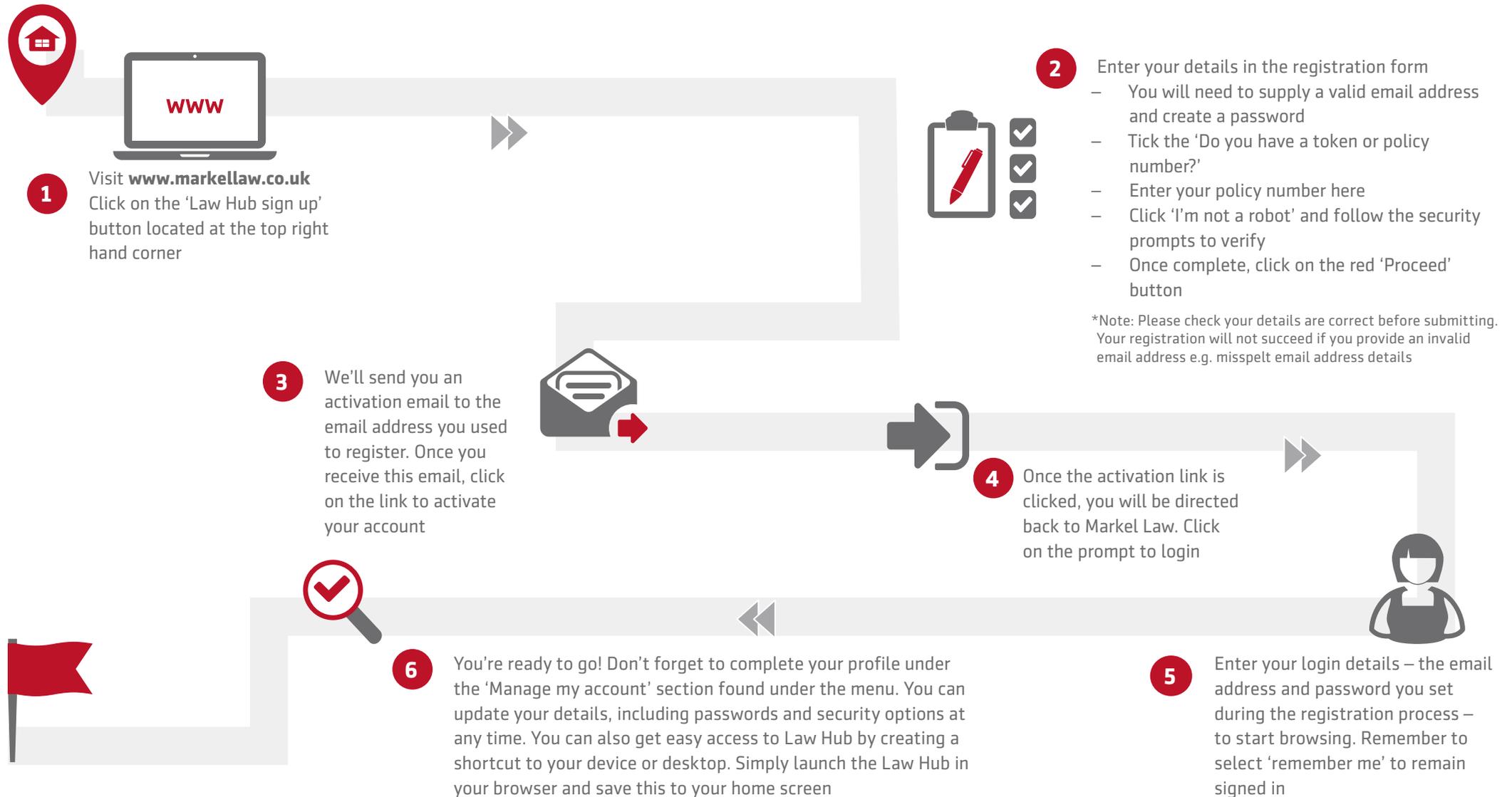
40,000+
users



1 million+
documents
downloaded

How to register and login to the Markel Law Hub

Its easy and fast. Follow the instructions below to get registered in no time. Have your **policy number handy**. You will need this to complete the registration process.



Eligibility criteria

An eligible client is one that:

 has not had any incidents or legal proceedings to which this insurance would apply in the last three years

 has not had any disputes or legal proceedings to which this insurance would apply during the last three years that has incurred costs in excess of £5,000

 has not had commercial legal expenses insurance declined, cancelled, refused or had special terms imposed in the last five years

 has a turnover less than £25M

 is domiciled in the UK or Northern Ireland



Commercial legal expenses – excluded trades

Is not an excluded class of business (all risks other than care home, carer, domiciliary care/carer, property developer, residential care home, respite care provider, solicitor, sports professionals)



Property owners – acceptable trades

Is an acceptable class of business (property developers, property letting, property management, property owner, property ownership (commercial/residential/residential and commercial))

Case studies and testimonials

Testimonials

“The information listed on Law Hub has been invaluable to us and at a very reasonable price. I only wish I knew of their service when setting up my business. They cover the key legal documents in business that are important to us, and have allowed us to learn about other areas in business we had not yet considered.”

LionGate Partners

“From start to finish the advice given from the team at Markel Law was superb. I needed guidance having never dealt with such complex issues and was aware that without this I could seriously compromise the situation in hand. I would without hesitation recommend Markel Law to anyone being an individual or company that needed legal assistance.”

Thank you so much!”

Dee Bird, Markel Law Client

“I would like to say thank you for the way that you have handled our case. In the many years I have been in business I have never before found a solicitor who is so accessible, efficient and thorough. Many thanks.”

David, Technispray Ltd

Case studies and recognition



Case study 1

A customer needed two employment contracts drafting (£650*) and was so happy with our service, they asked if we would draft them an employee handbook (£750*).



Case study 2

Whilst helping a customer with an employment contract (£495*), we realised their website didn't have adequate terms and conditions (£400*). A month later, they called again when an employee breached a restrictive covenant which we were happy to manage for them (£1500*).



Case study 3

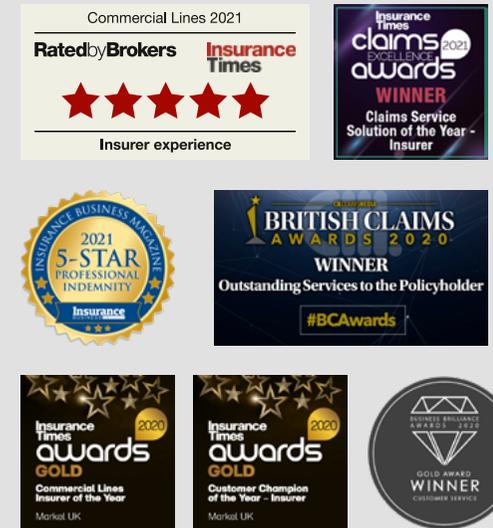
A customer was making a new business purchase of a club in Manchester (£1,500*) and subsequently needed help with a commercial lease review (£650*).



Case study 4

A sole trader needed help with a contract for services (£600*) and was so pleased with the advice they received from us that they returned for assistance with a lease review in relation to a commercial property (£650*).

Our award-winning credentials



Claims examples

Help make things right when they go wrong: contract disputes



The insured agreed with a supplier to buy twelve months' worth of goods at a fixed price, delivered and paid for in 12 instalments of £25,000 each.

Mid-way through the contract, the supplier terminated the contract and ceased supplying the goods. The insured was forced to seek a replacement supplier who charged £30,000 per month.

The insured sued the original supplier for breach of contract and sought damages of £30,000, for the additional costs resulting from the breach.

The insured was covered for the £16,000 of legal costs incurred in pursuing the original supplier and obtaining an out of court settlement.

Claims examples

Help make things right when they go wrong: criminal prosecution defence



Following an inspection, the insured was charged with offences contrary to the Fire Reform (Fire Safety) Order 2005. This was very serious and the insured could have been fined up to £400,000.

The insured's policy responded at the interview under caution stage, providing cover for up to £2,500 of legal fees to represent the insured at the interview.

Legal opinion concluded the insured had reasonable prospects of significantly reducing the potential fine by pleading guilty and the policy provided cover in order to mitigate the insured's sentence.

The insured pleaded guilty to the offences and was fined a total of £18,000 plus £4,000 costs – considerably less than might otherwise have been the case.

Our friendly, client-focused team are here to help you.
Speak to us today to discuss how Markel Legal Expenses
insurance can benefit your practice.

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Calls from a landline will be charged at your local rate. Calls from mobile phones are charged at your network providers rates in accordance with your tariff.

