

What Products do we offer?

	START	PRO
Target market	Employers with 1 to 15 staff	Employers with over 15 staff
Industry segments	All industries, except Solicitors firm and High Risk Financial Services	
HR Policies	The 5 Essential HR Policies, ready to implement	19 Key HR Policies drafted by Clyde & Co and aligned with Acas Codes of Practices, together with an implementation handbook
Skill based Training for Managers on how to manage staff performance and conduct issues	1 session per year for the Business Manager (or delegate)	1 session per year. Number of delegates based on company size. From 100 employee, training can be delivered on-site.
Policy Limits	£500,000 / £1,000,000	Up to £10,000,000
Excess	NIL for Solicitor costs £500 for all other coverage (see premium condition)	From £2,500 to £10,000 based on client choice and underwriting consideration
Premium	£880 + IPT. Additional Premium of £800 + IPT in case of a reportable incident	Individual Underwriting based on Client's risk profile
Coverage extension	"Plus" Option: Per claim limit increased to £1,000,000 Access to general HR helpline £199 + IPT	International risks can be considered
Claims Handling support	Concordia will assign a Case Handler, who will coach the Client through the case, and will draft all the required correspondence and settlement agreements, when applicable.	Client receives step-by-step claim coaching support from Concordia. They also have access to a pool of Concordia selected / recommended Case Handlers for additional support if they need it. The associated costs erode the applicable excess.
Solicitor	Clyde & Co, or Client preferred firm, subject to Concordia's pre-approval	
Helpline - Employment Relations queries	Included - through the appointed Concordia Account Handler	
HelpLine - Complex HR queries:	Yes, through Clyde & Co - initial consultation free	
Help Line - General HR queries	Yes, with Plus Option	Upon request

www.concordia-employment.co.uk

03300 889 637

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Protecting Your Business From Employment Relations Risks



Types of Claims

Bullying & Harassment, Equal Pay, Discrimination, Unfair, Dismissal, Hiring Process, Termination, Conduct, Absenteeism...



Types of Claimants

Employees, Trainees, Former Employees, Failed Job applicants, Contractors, Agency Staff...

How We Help You



Are You Prepared and Protected if a claim is made against you and it goes to Court, Tribunal or Acas Conciliation... and can you afford the risk?

Why Concordia

- Perfect blend of Insurance and Employment Relations Skills and Experience
- Confidentiality to deal with what are often highly sensitive issues
- Ability to bring in the best partners in the market
 - Law firms
 - Insurers
- That's all we do! We are highly focussed
- We provide individualised Account Management
- Our ethos = an early, proactive, continued engagement with a conflict resolution mind-set.

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What will you get?



Risk Prevention



Claim Mitigation



Comprehensive
Financial Protection

Why do you need it?

WHO IS CLAIMING?



WHAT FOR?

- Bullying & Harassment
- Equal Pay
- Discrimination
 - Age
 - Disability
 - Gender
 - Race
- Unfair Dismissal
- Hiring Process
- Termination
- Conduct
- Absenteeism

WHERE?



**COVERED BY
CONCORDIA**

HOW MANY / HOW MUCH

150,000

Cases through ACAS and
Employment tribunals in
12 months

£3.2M

A single award
in March 2015

£45,000

Typical legal
costs to defend a
discrimination case

39 weeks

The average time it
takes to get a case
through tribunal