



**MY BUSINESS
BENEFITS FROM
FREE LEGAL ADVICE
& £1 MILLION OF
LEGAL EXPENSES
INSURANCE**

**AS A CHAMBER
MEMBER I'M WELL
CONNECTED**

As a Chamber member you automatically have access to legal services to support and protect your business.

The 24/7 Chamber Legal Advice Line is just a call away offering unlimited telephone-based advice to support you whenever you have a legal, employment, HR or tax query.

You also benefit from £1 million worth of legal expenses insurance to cover the cost of representing your business should you become embroiled in certain legal disputes. See overleaf for a summary of cover.



Composite Legal Expenses
An AmTrust Financial Company



British
Chambers of
Commerce
Accredited

Call the Chamber Legal Advice Line 24/7 on 029 21 157 571

Free advice for your business on any employment, legal or tax matter. You must contact the advice line as soon as you become aware of any issue that might give rise to a dispute.*

Chamber Legal Expenses Insurance – your summary of cover:

Your business benefits from £100,000 per claim up to a maximum of £1 million per annum across the following areas of cover.

- ✓ **Employment Disputes:** Defending actions brought by employees, including unfair dismissal and discrimination claims.
- ✓ **Employment Awards:** Cover for employment tribunal awards.
- ✓ **Prosecution Defence:** Defending a criminal prosecution relating to your business including HSE prosecution.
- ✓ **TAX & VAT, HMRC Investigation:** Defence of a dispute arising out of an in-depth HMRC investigation.
- ✓ **Licence Protection:** Appealing against a decision to suspend, alter or revoke a statutory licence or registration.
- ✓ **Data Protection Act:** Defending civil proceedings brought against your business under the Data Protection Act.
- ✓ **Property Legal Protection:** Enables your business to pursue legal rights arising from negligent acts of others affecting your property.
- ✓ **Landlord Disputes:** Representing your interests in disputes with landlords over the business lease or tenancy agreement.
- ✓ **Jury Service Allowance:** £100 per day up to a maximum of £1,000 per claim to compensate for the loss of an employee attending court or tribunal.

Cover for your employees:

- ✓ **Personal Injury Cover:** Legal Expenses cover for all employees and their partners to pursue compensation if injury has arisen where someone else is at fault.
- ✓ **Motor Legal Expenses Cover:** Following a non-fault accident, recovery of any policy excess, a replacement vehicle, management of repairs and assistance with any Personal Injury sustained.

Optional Enhanced Cover:

- ✓ **Contractual Disputes:** Legal costs associated with pursuing or defending a dispute relating to a contract entered into by the business for the purchase, hire or sale of goods and services.
- ✓ **Debt Recovery:** Legal costs in respect of money and interest due from another business for the provision of goods and/or services, professional fees and dishonoured cheques.
- ✓ **Restrictive Covenants:** Legal costs incurred as a result of pursuing a claim against an employee or ex-employee who is in breach of a Restrictive Covenant.

If you have a question about your cover or would like a quotation for the Enhanced Cover, please call our Chamber partner Composite Legal Expenses directly on **029 2034 9610**.

#WELLCONNECTED

*Terms and Conditions:

It is a condition of the Insurance Policy that you must contact the Legal Advice Line as soon as you become aware of any issue that may give rise to claim. If in doubt please call immediately on 029 21 157 571. There is no limit to the length or the number of times you can call. The service is provided by Composite Legal Expenses Ltd who are authorised and regulated by the Financial Conduct Authority (Firm's reference number: 308979). Please familiarise yourselves with the Full Policy Terms & Conditions which are available to download from www.composite-legal.com/chamber or by contacting Composite Legal Expenses on 029 2034 9610.



Composite Legal Expenses
An AmTrust Financial Company



British
Chambers of
Commerce
Accredited