

**Company: Irwell Insurance Company Limited (“Irwell”)**  
**Product: Commercial Legal Expenses Insurance Policy**



Irwell Insurance Company Ltd. Company Registration Number 02887406 | Registered Office: 2 Cheetham Hill Road, Manchester M4 4FB | Irwell is authorised by the Prudential Regulation Authority (PRA) and is regulated by the Financial Conduct Authority (FCA) to conduct general insurance business. PRA Registration No. 202897

This document provides a summary of the key information relating to this Commercial Legal Expenses Insurance Policy. Complete pre-contractual and contractual information is provided in the full policy documentation.

This insurance policy is sold and administered by Bright HR Limited (“Bright”).

### What is this type of insurance?

This insurance policy pays for your legal costs and certain awards of compensation associated with employment tribunal claims.



#### What is insured?

##### Employment Disputes

- ✓ Professional Fees and Expenses incurred in employment litigation disputes with an employee, alleged employee or former employee.
- ✓ Compensation and damages awarded at tribunal in respect of accepted claims.
- ✓ Economic settlements approved in advance by Irwell in settlement of an employment dispute.



#### What is not insured?

- ✗ Any claim or event that occurs outside of the period of insurance listed on your schedule.
- ✗ Any employment claim where you have failed to take all reasonable steps to prevent the claim from arising.
- ✗ Any employment claim where you have not sought and diligently followed the advice from the BrightAdvice service on the legally correct procedure to follow.
- ✗ Any dispute you cause intentionally.
- ✗ Payment of awards for findings of automatic unfair dismissal, fundamental breaches of contract by the employer, direct discrimination, harassment and victimisation.
- ✗ Unpaid amounts due under a contract of employment or statutory provision relating to it.
- ✗ Compensation relating to or arising from your failure to comply with a reinstatement or re-engagement order.
- ✗ Any claim for personal injury, illness, disease, death or loss of or damage to property.
- ✗ Any legal costs & expenses or compensation awards incurred without Irwell’s consent.
- ✗ Any financial penalty imposed by an Employment Tribunal other than compensation.

**Please refer to your policy wording for the full list of exclusions and limitations.**



#### Are there any restrictions on cover?

- ! The Policy Limit is **£100,000** per insured claim; and
- ! **£1,000,000** for all claims brought against you in any one policy year.
- ! Cover for employment litigation disputes will only respond if you have taken and followed the advice from the BrightAdvice service on the legally correct procedure to follow.



#### Where am I covered?

- ✓ In the United Kingdom of Great Britain and Northern Ireland, Isle of Man, Channel Islands



### What are my obligations?

- To supply honest, accurate and complete answers to all questions you are asked as part of your application for cover under the policy.
- Observe the terms, conditions and exclusions of this policy.
- Follow our claims procedure as advised and provide all relevant documentation as requested.



### When and how do I pay?

Monthly payments made via Direct Debit or Bank Transfer as part of your overall Service Fee with Bright.



### When does the cover start and end?

This policy will run for a period of one year from the start date listed on your insurance schedule, terminating on the end date listed on your schedule.



### How do I cancel the Insurance Policy?

Your insurance policy is an annual policy that will renew automatically unless insurance is refused by Irwell or your Service Contract with Bright ends. You can cancel this policy within 14 days from inception. If you contact Bright within this time, no charge will be made and we will refund any premium already paid. If you wish to cancel your insurance after this period, we will refund a proportionate part of the premium corresponding to the unexpired period of insurance.

#### Contact Us:

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