

HR AND EMPLOYMENT INDEMNITY PACKAGE
(IN ASSOCIATION WITH AXA INSURANCE)

Please find below the details of the new LMC Law HR and employment indemnity package.

The service is only available to the medical profession and is run by healthcare experts in employment law (CIPD qualified), in association with Insurance Brokers Lucas Fettes and Partners Ltd. The Insurance is underwritten by AXA Insurance. Your issues will be dealt with by a qualified and dedicated individual and backed by employment lawyers.

The package provides you with:

- A dedicated employment & HR support helpline;
- Employment policies;
- Employment contracts;
- Negotiation of settlement agreements and the provision of the agreement itself;
- Employment indemnity insurance cover for employment tribunal claims of up to £250,000 per claim.

The Employment Indemnity Policy has a nil excess if you use the HR helpline provided by LMC Law. Should you choose not to use the helpline then the policy will still respond, however an excess of £2,500 will be applied.

The Employment Indemnity policy does not have the many restrictions in place that you would find on an Employment Legal Expenses Policy. For example, there is no "prospect of success clause", which means the policy will cover any claim regardless of its chances of being successfully defended.

In addition, this policy is written on an annual basis, with no obligations or penalties should you choose not to renew after 12 months.

The cost per practice is from £1250 plus taxes, where applicable. VAT is not payable on the employment indemnity insurance element of the package but is payable on the helpline and advisory element. Full details of the taxes payable will be provided to you should you wish to take out the package.

On the following page you will find the Statement of Fact. This document requires you to declare certain matters, such as whether there have been any previous employment claims. This form will be reviewed and AXA withholds the right to adjust the premium accordingly. The package is subject to LMC Law's Standard Terms and Conditions of Business and the Terms and Conditions of the AXA employment indemnity insurance, copies of which are available on request.

If you are interested in taking out the package then please complete the attached Statement of Fact and contact: -

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Please note the HR Services will be provided by LMC Law and the Insurance Services provided by Lucas Fettes and Partners. The Employment Indemnity Policy will be underwritten by AXA Insurance Ltd.

LMC Law is an Introducer Appointed Representative of Lucas Fettes and Partners Ltd which is an Independent Insurance Intermediary authorised and regulated by the Financial Conduct Authority.