

Recent years have been extraordinarily active in shaping workplace law and this looks set to continue with employee rights strengthening.

Employees are increasingly aware of their rights and companies need to ensure their procedures are up to date with legislation to avoid disputes and the significant expense of defending claims.

Key overall developments for employers concerned about their employment liability exposure include:

- new categories of individuals acquiring workplace rights
- increase in the number of laws prohibiting discrimination encompassing new categories
- updating of existing unlawful discrimination legislation providing more causes of action for claimants. the laws bring with them a range of new or freshly defined causes of action adding indirect discrimination, victimisation and harassment to the already familiar concept of direct discrimination
- creation of greater exposure from existing laws through the interpretation of courts and tribunals

### Cover

Employment Practices Liability insurance can protect companies against the financial impact of a claim providing cover for:

- damages (including injury to feelings), judgments, settlements, defence costs and awards or claimant's costs as well as pre- or post- judgment interest
- legal representation costs for employment investigations
- cost of paying wages from date of purported dismissal to date of judgment in the event that the company is ordered to re-instate or re-engage worker
- punitive and exemplary damages where insurable by law
- acts committed prior to inception of the policy

### Legal assistance service

We recognise that it is increasingly difficult for employers to stay abreast of the employment responsibilities imposed on them by law. To help insured businesses, insurance policy cover provides access to a law firm to offer legal assistance services relating to employment practices or the duties and responsibilities of directors and officers. Fuller details of the assistance services can be found within specific policy wordings though can include:

- Access to legal advice line
- Discounted rates for contract and policy reviews
- Discounted rates for bespoke training