

alpha 

practical expertise in
employment law and the
insurance protection your
business needs



are you protected?
what would happen if one of your staff were
to bring legal action against you?



*“Alpha gives us a unique combination -
an insurance policy plus expert legal advice.”*



Today, people are far more aware of their rights and willing to take their employers to an employment tribunal – especially if their HR policies aren't up-to-date and in line with the law.

Many companies have found to their cost that the financial impact of legal fees and tribunal awards can be extremely high – not to mention the damage to reputation. Some are forced out of business entirely as the result of a lengthy or expensive case.

Recent years have seen a relentless rise in the volume of employment legislation. Keeping up with it all is a full time, highly specialised job, demanding detailed and up-to-date understanding.

So what's the solution?

Do you spend your own highly valuable time thinking and worrying about all this personally?
Or do you put it into the hands of employment law experts – people you can trust?

The risks you face as an employer:

- Around 125 new employment laws introduced each year from UK and Europe.
- More new laws passed in the last four years than in the previous twenty.
- Over 100,000 people took their employers to court last year.
- Tribunal cases rising by 15% per year.
- Over a third of disputes involve dismissal - compensation award limit currently over £60,000.
- 340% rise in religious discrimination cases.
- £19,114 average award for race discrimination.
- Unlimited awards for discrimination claims (such as sex, race, age, disability, sexual orientation or religious intolerance legislation).
- £179,026 awarded in one sex discrimination case.
- 98% of employers who win their case are unable to recover legal fees.

alpha. expertise in employment law - plus the insurance protection you need

Alpha is a unique business support package, providing you with your own personal legal team and everything you need to protect your business in the complex area of employment law.

The package includes:

- Expert legal advice and assistance with your HR policies and practices.
- Legal expense insurance against fees, costs and tribunal awards of up to £100,000.
- Representation at any employment tribunal.
- Monthly legal updates (by email).
- Access to full range of discounted legal services.





alpha. personal contact with legal experts

We take time to understand your business

We believe that face-to-face contact is really important. So we take the time to visit your business, talk with you and understand the way you work. This way we can closely tailor our service to meet the needs of your business.

We provide critical training of essential skills

Personal contact is also critical for training, and in sensitive areas such as dismissals or disciplinary hearings. So whenever necessary, in line with your policy, we'll come to you to assist and work hand in hand. In addition, our legal telephone helpline is there to help you with urgent queries and advice.

We'll be at your side - whenever you need us.

A unique feature of Alpha is that our door is always open to you, alternatively one of our solicitors will be happy to come and visit wherever the need arises.

Operated by local, experienced and commercially astute solicitors who work at the cutting edge of employment law practice, Alpha brings together:

- Martin Kaye – one of the UK's leading law firms and HR experts.
- A nationally renowned legal expenses insurance company.
- One of the UK's leading Insurance Brokerages.

“Our previous provider tried to do everything by phone. Face-to-face contact with a legal expert is what makes Alpha right for us.”

alpha.

benefitting your business



Affordable cost

Unlike other employment law protection schemes the service is provided by a Lexcel accredited firm of solicitors which is regulated by the Law Society. The cost of our service is also highly competitive – an annual fee paid by monthly instalments with no capital outlay and no extended time periods. We work closely with a leading credit provider to offer you attractive financial terms. Your commitment is only for one year.



Risk management service – your HR health check

Our first step is to carry out a risk management audit - a health check of your employment practices. A specialist employment solicitor will visit you to look at your personnel records, review procedures, uncover any weaknesses, and assess what needs to be done to improve any problem areas.



Employment meeting

We meet and talk with you or your HR department, management team and other key members of your staff. This will enable us to understand your terms and conditions of employment, disciplinary and grievance procedures, absenteeism, flexibility, equal opportunities and redundancy arrangements.



Risk management report

Following your health check, you'll receive a comprehensive report. This will review your current policies, practices and compliance with legislation. It will also include an action plan for any improvements that could reduce the risk of disputes with your staff.



Employment manual

We also supply you with an employment manual – an invaluable source of reference for good employment practice. This includes information on fair procedures for recruitment and absenteeism, guidance on how to draft employment contracts, a selection of over 100 specimen letters and forms, and many other aspects of good HR practice.



Insurance cover

When you're protected by Alpha, you'll no longer have to worry about the costs of defending an action brought against you by an employee. Your policy will cover:

- Legal costs and expenses to defend employment disputes of up to £100,000 per claim.

And in certain circumstances:

- Compensation awards that you're ordered to pay by an employment tribunal.
- Out of court settlements agreed by insurers.



Onsite Consultant Services

By using an external consultant service you have control over exactly what HR services are delivered to you and how it is implemented. By having this facility, for instance a HR consultant on site for 2 days a week to deal with enquires from managers, training and all HR matters as part of your business.



Your cover will include the costs of defending:

- Demands for financial compensation or reinstatement by an employee or ex-employee.
- Disputes arising from contracts of employment with employees – such as unfair dismissal claims.
- Alleged breaches of statutory duty imposed by employment law, such as:
 - Unlawful discrimination on grounds of race, sex, disability, religious belief or political opinion, or against part-time workers.
 - Breach of the Working Time Regulations or the National Minimum Wage Act.
 - Failure to grant rights to parental leave or time off to deal with domestic emergencies.
 - “Whistle-blowing” cases.
- Civil actions:
 - Brought by employees or prospective employees arising from their work or application to work as an employee.
 - Brought against your employees following an alleged act of unlawful discrimination.
 - In relation to being a trustee of your employee pension scheme.

This brochure provides only a summary of the cover available and membership of ALPHA will be subject to policy terms, conditions and exclusions appropriate to each case.

“Since we switched to Alpha we get so much more - and it doesn’t cost any more than our previous scheme.”



choose the option
that meets your needs



*“Our previous scheme was simply too rigid.
Alpha provided us with a package that’s
perfectly tailored to our business.”*



To select the option that best meets the needs of your business, you can choose from two different levels of Alpha cover. In each case, you'll be dealing with one set of expert capable people who can understand your business, develop effective HR policies and working practices, provide insurance protection and give practical help and advice with any issues.

	alpha	alphamax
Employment audit	Δ	Δ
Risk management report	Δ	Δ
Legal expenses insurance	Δ	Δ
Legal fees in the event of a claim plus, in certain circumstances, the amount of the award	Δ	Δ
Telephone helpline	Δ	Δ
Employers manual	Δ	Δ
Standard insurance cover up to £100,000	Δ	Δ
Employment pack	Δ	Δ
Personal visits	Up to 4 per year	Δ
Additional helpline to commercial department	Δ	Δ
Monthly email legal update service	Δ	Δ
Quarterly business newsletter	Δ	Δ
In-house training	-	Δ
Free attendance at seminars	-	Δ
Discounted legal services for members and employees – wills, conveyancing and family	-	Δ

alpha.
reassuringly different





Alpha Employment Protection is a combined service between leaders in their respective fields: Martin Kaye, Millennium Insurance and DAS.

Martin Kaye is a prominent, well established legal practice, ranked in the top 20 legal firms in the West Midlands by the Legal 500, the leading legal services directory. The company is IIP and Lexcel accredited and has won a number of business awards for its achievements in technology, innovation and management.

Millennium Insurance is an award winning regional broker with extended experience in arranging and administering insurance protection schemes tailored for your business needs. Millennium is authorised and regulated by the Financial Services Authority

DAS is the UK's premier legal expenses insurance provider.

What's next?

If you're interested in taking the next step, and seeing how the benefits of Alpha could apply to your organisation, all you need to do is complete a proposal form so that we have the information we need to provide you with a quotation.

“You can trust Alpha people to provide the protection you need”



alpha

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Alpha Employment Protection is a combined service between

martinkaye



 **millennium**
INSURANCE