

## QDOS & GARBETTS EMPLOYER DEFENCE SERVICE

Do you need Employment and Health & Safety Support?

Are you aware of the rising number of disputes and claims involving employment law and health & safety? Recent statistics show more than 100,000 Employment Tribunal claims are being lodged per year and in the case of health & safety more than 400,000 reportable injuries are declared to The Health and Safety Executive.

Have you ever considered the implications if you were to have a dispute with an employee or ex-employee?

What would happen if the Health & Safety Executive (HSE) served you with an Improvement Notice or Prohibition Notice?

What if they decide to prosecute you?

Two things are inevitable as a result of any of these events.

1. It will cost you a lot of money
2. It will cost you a lot of time

With employment legislation constantly changing you as an employer are expected to not only be fully conversant with the law but obliged to comply with it.

As a case in point in October 2004 new legislation came into force regarding Disciplinary and Grievance. Failure to comply with the legislation could result in a financial penalty!

Health & Safety law is now being policed more closely by the HSE than ever before, and increasingly Directors and Partners are being taken to court for breaching the Health & Safety at Work Act 1974.

Garbetts have arranged a proactive solution for our clients by way of access to the Qdos Employment and Health & Safety Service. We've dealt with Qdos for tax insurance solutions over a number of years and are more than satisfied with their solution, levels of service and professionalism.

Qdos offer a range of Employment and Health & Safety products that provide proactive compliance assistance with contract and handbook preparation, on-going support with unlimited telephone advice all of which is underwritten with insurance to cover representation costs at Employment Tribunals and any subsequent awards.

For further details of the products and services available complete the reply slip on the enclosed leaflet (if one isn't included with this document, just call us on 01983 400350 and we will post you one), or access our web site [www.garbetts.com](http://www.garbetts.com).

Alternatively for additional information or help regarding employment or health and safety issues do not hesitate to contact Qdos directly on 01455 852028.

The Qdos employer defence service covers:

1. Contract review and/or drafting
2. Employee handbook approval/drafting
3. Employment telephone advice lines
4. Health and safety telephone advice lines
5. Insurance representation cover
6. Insurance awards cover
7. Business support reference manual
8. Downloadable procedures, policies, documents and forms

Prices are as follows, for a years cover

	Price
1-9 employees	£420 + vat
10-17 employees	£540 + vat
18-24 employees	£638 + vat
25-35 employees	£834 + vat
36-49 employees	£933 + vat
50+ employees	POA

To apply for this cover, please use the application form appended which needs to be sent directly to:

Qdos Consulting  
Qdos Court  
Rossendale Road  
Earl Shilton  
Leicestershire  
LE9 7LY

Please direct any queries to:

[Employment@qdosconsulting.com](mailto:Employment@qdosconsulting.com) 01455 850000

## **PRICE LIST**

### **QED Employment and Health & Safety Service**

1. Contract Review and/or Drafting
2. Employee Handbook Approval/Drafting
3. Employment Telephone Advice Lines
4. Health & Safety Telephone Advice Line
5. Insurance Representation Cover
6. Insurance Awards Cover
7. Business Support Reference Manual
8. Downloadable Procedures, Policies, Documents and Forms

**Prices include Insurance Premium Tax (IPT) and exclude VAT, no practice commission is included. Prices to be marked-up as required.**

1 – 9 Employees	£350 + VAT per annum
10 – 17 Employees	£450 + VAT per annum
18 – 25 Employees	£600 + VAT per annum
26 – 35 Employees	£1000 + VAT per annum
36 – 49 Employees	£1150 + VAT per annum
50 +	P.O.A.



## Qdos Company Profile

Qdos is a long established Employment and Tax Consultancy Company, providing services to accountants, lawyers, trade groups and individual businesses throughout the UK. We pride ourselves on a fast, efficient and professional service with guaranteed response times. Our reputation for quality of service has enabled us to establish long-lasting relationships with many prestigious organisations. Whatever the size of client, we promise the same level of personal service, ensuring continuity of customer satisfaction.

Our Qdos Employment Consultants have a combination of experience both as HR professionals in industry/commerce and also as trained legal executives within the legal profession. In addition to these resources we also have specialist Health and Safety Consultants who are experts in providing a comprehensive service and advice on all aspects of complying with Health and Safety legislation. They provide practical solutions to client problems, including the provision of bespoke training. The Tax Consultancy Team mainly comprises of former Inland Revenue and Customs and Excise specialists, who have years of experience in dealing with tax and VAT related issues. Our national network of associates ensures that we can provide a complete UK coverage at affordable fee structures.

Based in the Midlands, our office is equipped with state of the art telephony and IT equipment, which enables us to provide an efficient seamless service direct to our clients or as representatives to intermediary clients. We currently handle in excess of 30,000 advice line calls annually through our office. Qdos is renowned in the insurance markets as a leading authority in fee protection insurance. We act for a number of underwriters in both Lloyds and commercial markets. We are also specialists in arranging bespoke employment and tax related insurance products to the accountancy profession, trade associations and direct to business.

## QED Employment and Health & Safety Service

This service is primarily correspondence based and specifically designed to answer the needs of small and medium sized businesses. The service includes contract and handbook review and drafting, a 24hr telephone and email advice line, representation & awards cover, a business support manual and access to a members website.

✓ **Bespoke Contract Review and/or Drafting**

Qdos will review and draft as appropriate employee contracts to ensure a clear and unambiguous contract is in place.

✓ **Bespoke Employee Handbook Review and/or Drafting**

Qdos will review and draft as appropriate Employee Handbooks providing the client with a relevant set of rules and procedures specific to a business, including Health and Safety Guidelines.

✓ **Employment Telephone Advice Lines**

Qdos will provide a 24 hours, 7 day per week service that will allow you to make informed decisions on employment issues.

✓ **Health and Safety Telephone Advice Line**

Qdos will provide fast and accurate guidance on all questions of Health and Safety law and proposals for compliance.

✓ **Insurance Representation Cover**

Insurance protection to cover the cost of professional preparation and representation costs incurred in defending a court or tribunal case.

✓ **Insurance Awards Cover**

Insurance to cover the cost of compensation awards made by an employment tribunal.

✓ **Business Support Reference Manual**

Through QED On-Line (via [www.qdosconsulting.com](http://www.qdosconsulting.com)) users have access to a Business Support Reference Manual, giving a concise description of the legal requirements in the areas of Employment Law and Health & Safety.

✓ **Downloadable Procedures, Policies, Documents and Forms**

Through QED On-Line (via [www.qdosconsulting.com](http://www.qdosconsulting.com)) users will have access to over 150 downloadable procedures, policies, documents and forms.

## **Qdos Employer Defence (QED)**

### **Consultancy Services**

#### **Employment Law / Human Resources**

Bespoke Contract of Employment drafting

Bespoke Employee Handbook drafting

Compromise agreements

On-site mediation & conciliation

Redundancy programme assistance

Representation at Tribunal

Bespoke recruitment and selection projects and Selection

Personality Profile Testing

Induction Training

Training the Trainer

Competency Models

Performance Management Systems

Appraisal Systems

## **Qdos Employer Defence (QED)**

### **Consultancy Services**

#### **Health and Safety**

Production of a bespoke Health and Safety Policy

Formation of a Health and Safety and Procedures Manual

Evaluation and Review of Existing Working Practices

Site Inspections, Audits and Reviews

A Review of Training Requirements

Tailored Health and Safety Training

Risk Liability Surveys and Risk Assessment Training

Legislative Updates

Accident and Incident Investigation

Assistance in complying with Improvement and Prohibition Notices.

## APPLICATION AND DECLARATION FORM

### QED EMPLOYER DEFENCE

If you have any questions regarding the application form please do not hesitate to contact us.

Name of Company	Telephone
Address of Company	Fax
	E-mail

### ACCOUNTANT DETAILS

Accountant Address
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### BUSINESS PROFILE

Main Business Activity	Other Activities
Number of Employees (include full and part time)	When was the Business Established

Details of any Associated Businesses
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### SERVICES REQUIRED

<input type="checkbox"/> QED System Employment and Health & Safety	<input type="checkbox"/> QED Service
<input type="checkbox"/> QED System Employment	<input type="checkbox"/> QED Scheme
<input type="checkbox"/> QED System Health & Safety	

### DECLARATION

I/We declare that:

I/We are not aware of any existing circumstances, which could lead to a claim against this insurance cover.

No legal expense insurer has declined a proposal, refused to renew or cancelled a policy. To the best of my/our knowledge, no material fact has been suppressed, misrepresented or misstated and that the above statements and declarations have been read over, checked and found to be correct and I/we agree that this proposal shall be on the basis of the contract between me/us and the underwriters.

A material fact is one likely to influence acceptance or assessment of this proposal by the insurer. If you are unsure what constitutes a material fact, you should contact us.

Proposer's Name (BLOCK CAPITALS)	
Proposer's Signature	Date
Company Position	

MAINTAIN COMPLIANCE, MAINTAIN CONTROL



## **Summary of Cover for Employment and Health & Safety**

This document only provides a summary of the cover provided. Other terms and conditions apply and a copy of the full Policy Wording is available on request. Should you decide to purchase the QED Employment and Health & Safety System you will be issued with a full Policy Wording and Schedule.

### **The policy will cover up to £50,000 any one claim and in the aggregate in respect of the following:**

#### **Section 1. Legal costs and expenses incurred in disputes with workers**

The defence of any legal proceedings arising from a dispute with an employee, ex-employee, prospective employee or a person claiming employment rights relating to a contract of employment, or an alleged contract of employment and actual or alleged breaches of their statutory rights under employment legislation

#### **Section 2. Awards of compensation incurred in disputes with workers**

Reimbursement of a basic or compensatory award ordered to be paid by an Employment Tribunal or reimbursement of any out of Court settlement to which we have given our prior written consent.

#### **Section 3. Health and Safety Prosecution**

The defence of a criminal prosecution arising from Health and safety at work and occupational hygiene including but not limited to the Health and Safety etc Act 1974. An appeal against the service of an Improvement Notice or a Prohibition Notice under the health and Safety at work etc Act 1974 or the Health and Safety (Northern Ireland) Order 1978 and their supporting Regulations.

### **Any claim in connection with an employment dispute may be restricted or rejected if it arises or relates to:**

- Any benefit due under a contract of employment.
- Any payment due in respect of redundancy.
- The Transfer of Undertakings (Protection of Employment) Regulations 1981 or the Equal Pay Act 1970.
- Any dispute that arises within three months of the inception of this Policy.
- A dispute within the first six months of this Policy where a warning was given to an employee in the six months prior to the inception of this policy.
- The dismissal of an employee where the insured has not obtained the prior approval of the Employment Advice Line.
- Any dispute where the insured has not followed the advice and guidance provided by the Employment Advice Line.

### **Any claim in connection with the defence of a Health & Safety prosecution may be restricted or rejected if it arises or relates to an offence:**

- Which is deliberately or intentionally solicited by you. Where you have pleaded guilty and/or admitted liability.
- Which does not arise out of your normal business activities.
- Which relates to the ownership possession hiring or use of a motor vehicle aircraft or watercraft, including offences:
  - (a) Brought under Road Traffic and Transport Acts (not including the Regulations relating to dangerous goods).
  - (b) Brought as a result of unsafe motive power rolling stock or incidents on railway property.
  - (c) Relating to any substance in Class 7 (Radioactive substances).
  - (d) Relating to workplaces on or in a ship within the meaning of S.313 (1) of the Merchant Shipping Act 1995.

It is important that you contact the Employment and Health & Safety Advice Line before taking any action on issues that could give rise to a claim against this Policy. All potential claims must initially be reported to the Employment and Health & Safety Advice Line, which operates 24 hours a day, 365 days a year. If a Form IT1 (Originating Application) is received from an Employment Tribunal you must immediately contact the Employment and Health & Safety Advice Line. Failure to do so could lead to a claim being rejected or restricted.

### **Telephone Advisory Service**

You will have unlimited telephone access to Qdos Employment and Health & Safety consultants who are available to assist you with practical advice on any Employment and Health & Safety issues your business may encounter.

The service is available 24 hours per day, 7 days a week.

**Tel: 01455 852022**