



## **Vision Employment Protection – Not just another Legal Expenses Insurance**

At last, Brokers have an innovative alternative to traditional Legal Expenses products. The Vision scheme, uniquely tailored for Solicitors and Professional Intermediaries, is a risk management solution for employment disputes that differs from traditional EPL covers.

Traditional EPL products cannot compare to a comprehensively risk managed Employer Protection Package, in that they are reactionary by nature and may fail to mitigate employment disputes in the early stages. This may have a debilitating effect on both staff and management, leading to potential losses of business focus and efficiency. Moreover EPL claims are normally triggered when an ET1 form is received and consequently may not pick up disputes where costs or settlements are necessarily incurred prior to the ET1 application.

In addition, with an EPL product there may not be a helpline whereas, on the Vision scheme this, together with a Vision Health Check of existing procedures, forms part of the Vision risk managed approach.

Use of expert advice is a core element – this aspect is not outsourced and is facilitated by Solicitors. The helpline, in conjunction with the Employment Health Check, is fundamental to the Vision Package and clients benefit by being able to anticipate potential problems. Clients become proactive and are able to implement necessary corrective measures jointly with their Solicitor. This is vital as legal expenses covers operate on the basis of “reasonable prospects of satisfactory outcome” and the Vision approach encourages close communication between Clients, Solicitors and Insurers, thus forming an innovative partnership. This provides preventative and flexible solutions to potential employment disputes.

With reference to claims administration, EPL product providers tend to use their own claims managers, whereas the Vision approach employs the services of a reputable local Solicitor which, from the client’s perspective, can only serve to increase their confidence in the dispute resolution process.

In conclusion, The Vision Group has designed a packaged approach to the employment marketplace that strengthens the connections between clients and their professional advisors and this, in the current era of increasing regulation, should be favourably viewed by the Financial Services Authority.

The Vision Scheme, with its close linkage of Clients to their Advisors and Insurers, will ensure that all parties benefit from this proactive risk managed approach within a compliant framework.