



Employer Protection Insurance – Broker / Solicitor Joint Arrangements

The attached diagram shows the process through which the Broker can introduce the Employer Protection Package to their clients.

The Employer Protection Package is made up an insurance policy plus specialist Appointed Service Provider's risk management health check audits and telephone helplines in respect of employment and health and safety matters.

Vision Employment Health & Safety (VEHS) utilises the services of Appointed Service Providers in respect of the advice lines and audits and arranges the insurance through its associated company, Vision Underwriting Limited. This comprehensive Employer Protection Package is then offered by VEHS to the brokers for their clients. In turn the Broker earns commission on the whole package including the fees charges by the Appointed Service Provider for the health check audit and helpline services.

VEHS purchases the services of Solicitors through their contracted panel although the contract for the Employer Protection Package is between VEHS and the client.

On purchasing the Employer Protection Package the client will receive a schedule of services which includes an insurance covernote, package invoice and letter informing the client that VEHS have instructed the applicable Appointed Service Provider to act on their behalf. The Appointed Service Provider, upon instruction the client has purchased the package, will send a "welcome letter" to the client stating that they have been appointed and a health check audit will need to be arranged.

In order to assist the Broker, VEHS will provide flexible quotations in respect of the costs of the Employer Protection Package, according to the size and nature of the broker's clients.

The Appointed Service Provider possesses claims handling authority from Vision Underwriting Limited and, should a claim arise under the policy, they automatically represent the client.

