



Vision Underwriting Limited

Your business is at risk from a growing and often underestimated threat – Litigation! It will never happen to me...!

The chance of being involved in litigation is already higher than the risk of damage to premises or contents by fire, flood or theft. How will your business cope when facing a legal action and how will you feel when you wish to pursue your rights but are uncertain of the financial implications? The new wave of litigation brought about by legal reforms has created an increasingly litigious environment. The consequences are that many more firms are financially crippled even declared bankrupt as a result of lost or abandoned legal actions. How do you stand up for your rights without exposing your business to a financial lottery? The time is now right to consider Legal Expenses insurance and with Vision Legal you have a choice of solutions.



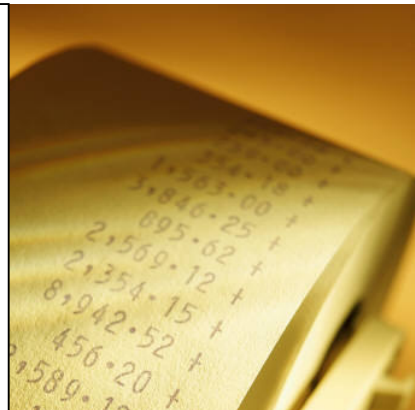
Your business is exposed to disputes from many directions including Customers & Suppliers, Employees, Regulatory/Statutory bodies, Revenue Authorities and the general public. With Vision Legal you can select the cover you want from our menu of protections.

How Vision Legal Select Protects you

Choose from a range of covers as follows:

- Contractual Disputes
- Employment Disputes
- Taxation Disputes
- Criminal Prosecution Defence
- Motor & Driving Licence Disputes
- Property Disputes
- Statutory Licences Disputes
- Data Protection Disputes

Vision Legal Select is a Legal Expenses Insurance backed solution that provides practical advice as well as the financial ability to pursue as well as defend legal actions. At last, you can let an expert handle your dispute and replace the financial uncertainty from the company balance sheet into an insured arrangement.



What Vision Legal Select Covers

- Access to specialist advisors on General Legal, Employment, Health & Safety and Taxation
- Legal representation in the event of a claim up to £100,000 any one claim (£1M in any one period of insurance)
- Awards of compensation up to £100,000 any one claim for Employment & Data Protection Act claims

What Vision Legal Select Excludes

- Claims or circumstances which have already commenced or circumstances of which you are aware prior to the inception of the policy. You may be able to insure these existing legal actions through various Vision After the Event Litigation insurance solutions.
- Claims where you fail to take advice from the help line on Employment.
- Monies statutorily due to employees (The policy is intended to cover damages awarded against employers and not replace money due to employees by virtue of Wages Acts, redundancy legislation, pension or share option arrangements etc)
- Matters where the prospects of success mean that a satisfactory outcome is unlikely
- The amount of the excess – this varies according to the size and nature of the business.

This leaflet provides a brief outline of the major features of the policy – For a full appraisal please ask your insurance advisor to obtain a draft policy

**Vision Legal Select can protect your business against the costs of Disputes -
It can also mitigate the hidden costs to your business caused by stress and disruption.**