

Rural Protect – Protection for you and your business from Investigations and Prosecutions

Rural businesses face an increasing risk of legal action being taken against them, both civil and criminal actions. There has never been a greater need for insurance cover to protect them against the legal fees and costs incurred.

Rural Protect is a management liability policy – which responds to an allegation of a wrongful act in the course of running your business. This type of insurance cover traditionally only been available to Directors of limited companies. Now we are pleased to say that Partners and Sole Proprietors can benefit from this wide range of cover.

The policy is issued by HB Underwriting and is underwritten by AXA Insurance Plc one of the world's largest Insurers. Both farmers and Insurance Brokers were consulted in building the policy following growing concern that current products simply didn't provide the breadth of cover and support the modern business owner requires.

Key Cover

- All investigations AND prosecutions from all UK regulators and enforcement agencies
- Cover for action brought against individuals and/or the business
- Civil action – neighbouring farms, contract disputes, suppliers, customers, employees, competitors
- Criminal action – regulators such as HSE, DVSA (VOSA) Environment Agency, HMRC, UK Immigration, RSPCA and Police
- Covers all fees in defending you and your business: solicitors, expert witnesses, forensic accountants, barristers
- Employee Theft cover up to £100,000
- Cyber Liability
- Rent Arbitration dispute cover
- Single Farm Payment Appeals cover
- Free and unlimited advice from leading law firm, rradar.
- Qualified solicitors will provide you with advice and guidance on a range of legal issues
- Access to rradar's online resource centre which hosts guidance documents and templates.

Also included - rradar provide information and guidance on an unrivalled range of legal and regulatory issues which can cause a business most concern. These include:

- Human resources and employment
- Health and Safety
- Waste and environmental regulations
- Taxation
- Money laundering, fraud, bribery and corruption, anti-competitive practices
- Intellectual property, data protection and cybercrime
- Legal advice on a wide range of areas including directors' and shareholders' duties, contract disputes, financial crime, motoring and criminal offences

If you should need a solicitor should anything go wrong, you will have immediate access to rradar's specialised legal teams. They will provide comprehensive assistance, representation and crisis management across any sector, covering all legal disciplines. Providing full access to a multidisciplinary team of professional solicitors and barristers, customers are guaranteed a legally privileged service and the right support when they need it the most. The teams offer a responsive service for any legal matters that arise and provide UK wide Crisis call out service and Arrest Assistance

Access to Crisis Line meaning that you can get access to a qualified solicitor out of hours if urgent help and assistance is needed.

For further information contact – Kevin Coulthard – tel 07415783784