



# AXA Management Liability: Protecting Against Employment Practices Risks

AXA's Management Liability Portfolio (MLP) policy is designed to safeguard businesses and their management teams against a variety of risks and liabilities associated with company management and operations.

Customers with an AXA MLP policy may have Employment Practices Liability (EPL) coverage included in a comprehensive 'prevent and protect' package, which also includes Corporate Legal Liability and Directors & Officers Liability. It's essential to assess policy coverage on an individual basis.

## EPL Coverage: Protection Against Employment Claims

EPL coverage is becoming increasingly important considering the Employment Rights Bill introduced in October 2024, which aims to deliver "the biggest upgrade in employment rights for a generation"<sup>(1)</sup>. Consultations on this Bill are expected to take place later in 2025.

Employment Practices Liability (EPL) coverage can protect customers from financial losses due to employment claims, including but not limited to the following:

- **Unfair / Constructive Dismissal:**  
Employees can contest unfair dismissals at the Employment Tribunal, even when valid reasons exist, if proper procedures are not followed.
- **Harassment or Discrimination:**  
The Equality Act 2010 safeguards employees from unlawful discrimination based on protected characteristics, including sex, race, and age, and covers claims from unsuccessful job applicants.
- **Breach of Contract:**  
Failing to adhere to the terms and conditions specified in an employee's contract of employment.

## Partnering for Success: AXA's MLP and rradar Legal Services

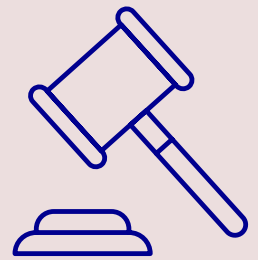
AXA offers a unique Management Liability Portfolio (MLP) policy in partnership with rradar, our exclusive legal services provider. rradar specialises in managing and preventing legal crises, providing a range of proactive services to help policyholders navigate business challenges. Their expert legal teams offer guidance on HR and employment matters, from initial advice to Employment Tribunal cases. By using rradar's services, policyholders can effectively address issues that may lead to claims against them or their business.



Proactive		Claims and Crisis Management
<b>Strength &amp; Prevent</b> <ul style="list-style-type: none"> <li>Online Knowledge Library</li> <li>Intelligent Legal Assistant</li> <li>Incident Reporting Tool</li> <li>Risk Audit Tool</li> <li>Blogs and webinars</li> <li>Legal and regulatory updates</li> </ul>	<b>Support &amp; Manage</b> <ul style="list-style-type: none"> <li>Legal Advisory Service</li> <li>Legal guidance</li> <li>Business governance</li> <li>Performance improvements</li> </ul>	<b>Solutions &amp; Fix</b> <ul style="list-style-type: none"> <li>24/7 Emergency Crisis Line</li> <li>Legal representation</li> <li>UK wide litigation experts</li> <li>Legally privileged advice</li> <li>Claims management</li> </ul>



### rradar in Action : A Social Club’s Legal Challenge



rradar defended a social club against a constructive dismissal claim from a former employee involved in a physical altercation with a club member. The employee raised a grievance saying they didn’t get enough protection from the club, but CCTV footage showed they started the fight, so the complaint was dismissed.

After the outcome was communicated, the employee took sick leave, resigned, and claimed constructive dismissal, seeking compensation for lost earnings. The employee contacted ACAS (the Advisory, Conciliation and Arbitration Service) to initiate early conciliation in an attempt to resolve the dispute without escalating to an Employment Tribunal.

However, no agreement was reached, and the case proceeded to tribunal, where rradar represented the club.

### rradar Proactive Support

- Provided legal advice upon being notified of the grievance
- Explained the ACAS process for early mediation and represented the club during ACAS discussions.
- Instructed a rradar expert lawyer to represent the club at the tribunal

### Outcome

The tribunal ruled in favour of the club, confirming there was no breach of contract justifying the employee’s resignation.



## Additional Resources

For more information about rradar benefits and solutions under the AXA MLP refer to the resources below:

- [rradar.com/the-axa-mlp](https://rradar.com/the-axa-mlp)
- Services under the AXA MLP

Please also review our Broker Guide to the [AXA Management Liability](#)

## Looking to file an MLP claim or seeking advice?

**New Claim Notification:** [claims@rradar.com](mailto:claims@rradar.com)

**Legal Advisory Service:** 0800 955 6111 / [contactus@rradar.com](mailto:contactus@rradar.com)

**Emergency Crisis Line:** 0800 955 6222

(1) Plan to Make Work Pay and Employment Rights Bill - Hansard - UK Parliament

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