

# Ascend & AXA Management Liability

We Aim Higher



Ascend Broking Group  
Business Insurance Solutions

rradar



**4** KEY   
OFFICES  
ACROSS THE UK

 OVER **£8M**  
TURNOVER

 OVER  
 **130**  
 STAFF



# Who We Are

rradar is a specialist litigation and commercial law firm that uses legal expertise and digital tools to proactively manage, advise and deliver business solutions to reduce legal risk.

**rradar**



## Sharing Knowledge

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rradar is about sharing expensive and difficult-to-access legal knowledge through innovative digital channels so clients can easily access the information faster and tackle business risks before they become a costly legal problem.



## Digital Solutions

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We are changing how businesses engage with their lawyers – providing efficient and user-friendly digital solutions to help them access legal services to minimise risk, rather than waiting until things have gone wrong.



## Education & Prevention

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We specialise not only in the management of legal crises, but also in the education and prevention of them happening in the first place.



# Our Partnership

rradar is AXA's exclusive legal services partner under its Management Liability Policy (MLP)



Legally Privileged  
Advice



Crisis line  
24/7 365



Legal Advisors  
8am – 6pm  
Mon - Fri



UK Wide  
Coverage





The background of the slide is a photograph of two men in business suits standing on a modern staircase with glass railings. The man on the left is looking towards the man on the right, who is looking away. The image is semi-transparent, allowing the text to be overlaid.

# Legal Services

rradar's specialist Legal Services teams provide advice and representation to a diverse commercial client base across all industry sectors ranging from small owner managed businesses to large multinational corporates.

# Practice Areas



## Business Crime and Regulation

Supporting businesses when dealing with regulators and enforcement authorities.



## Corporate and Commercial

Wide range of business services relating to compliance, managing trading relationships and business growth.



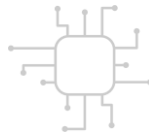
## HR & Employment

All aspects of Employment Law from initial, preventative advice through to the Employment tribunal and beyond.



## Commercial Disputes

Supporting businesses when they face commercial disputes in the ever-changing commercial landscape.



## Cyber, Data and Information Law

Advice on all aspects of data protection and security, and support through regulatory actions.

# 24/7 Out of Hours Crisis Line

- For business related crimes that arise outside office hours
- Legal advice on how to work with the police and all investigating and regulatory bodies
- Available outside the hours of 8am-6pm including weekends and public holidays







# Business Crime and Regulation

Specialises in the representation of businesses, organisations and individuals in all types of investigation and prosecution including those brought by the Police, HM Revenue & Customs, the Health and Safety Executive, Local Authorities, the Environment Agency, the Care Quality Commission, Ofsted and the Information Commissioner's Office.

- Crisis management
- Regulatory investigations and proceedings
- Criminal investigations and proceedings
- Attendances at Police stations
- Prosecutions in the Magistrates and Crown Court
- Proceeds of Crime Act applications
- Coroners Court Inquest proceedings
- Public inquiries





# Commercial Disputes

Our Commercial Disputes Team acts for companies and other business organisations across a broad range of commercial disputes and is experienced in both defending and pursuing claims.

Our Team handles a full range of disputes, including those of a high value or complex nature but also representing or assisting clients in actions that are subject to the courts' small claims procedures

- Contract Claims
- GDPR and Data Protection Enquiries
- Interference with commercial rights and interests
- Company disputes (directors' duties and shareholders' relationships)
- Commercial property
- Breach of restrictive covenant
- Intellectual Property Disputes
- Defamation Claims
- Boundary and Land Disputes
- Finance & credit arrangements
- Nuisance / property damage



# Corporate and Commercial

Our Corporate and Commercial Team supports businesses and organisations around their formal structure or in relation to a sale or acquisition, the formation of a company and also commercial contracts with both consumers and other businesses. The team deals proactively with a wide range of business services relating to compliance, managing trading relationships and business growth.

## Corporate

- Company administration and documentation
- Company formation
- Corporate governance and compliance
- Share capital: structure, raising and transfers
- Shareholder rights and remedies, including protection of minority interests

## Commercial

- Consumer and non-consumer agreements
- Intellectual property (IP) rights and licensing agreements
- Privacy and data protection disclaimers
- Commercial Property
- Landlord and tenant

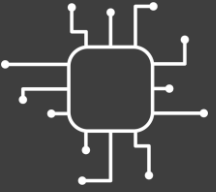


# HR and Employment

Our Employment Team specialises in defending businesses faced with employment related issues. They are adept at robust defence of claims and also skilful settlement. The team also has vast experience of claims following redundancy and the transfer of an undertaking and regularly appears in Employment Tribunals across Great Britain.

- Contracts of Employment
- Equal Pay
- Employment Relationships
- Employee Rights and Relations
- Employment Agreements and Policies
- Restrictive Covenants
- Confidentiality and Non-Compete Arrangements
- Whistleblowing
- TUPE, Redundancy and Restructuring
- Disciplinarys and Grievances
- Terminating Senior Executive/Management
- Settlement Agreements
- Discrimination
- Unfair Dismissal





# Cyber, Data, and Information Law

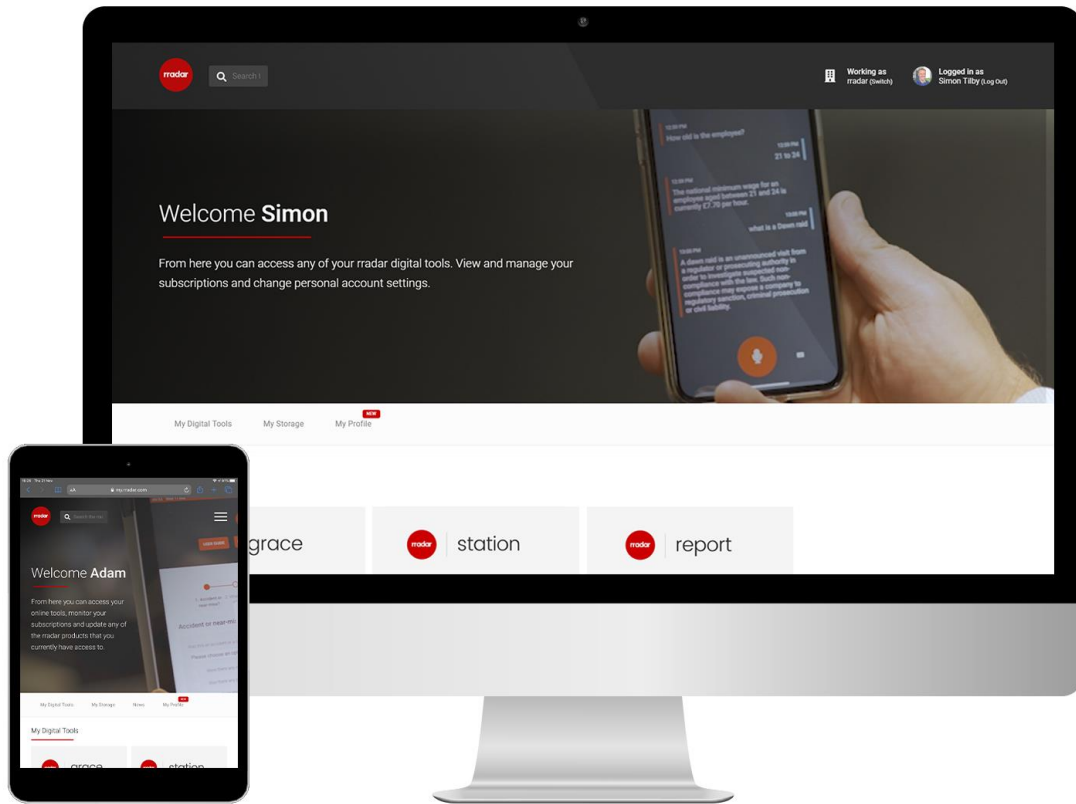
Our Cyber, Data and Information Law (CDIL) specialists are known for their common-sense, practical advice and regularly represent clients who are being investigated by the Information Commissioner's Office (ICO) and other regulatory authorities. Covering a wide range of CDIL issues, including GDPR and data protection, privacy, electronic communications and marketing and cyber security and breach management.

- GDPR and Data Protection
- Data and cyber breach reporting management
- Data and cyber compliance
- Electronic communications and marketing regulation
- Freedom of Information and Environmental Information
- Managing data subject access rights
- Implementing cyber and data security
- Policy, privacy notice and other document drafting
- Advice on DPOs and CPOs
- Support through investigations and appeals process
- CDIL training



# my.rradar.com

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Central dashboard to access all of your rradar digital tools and solutions

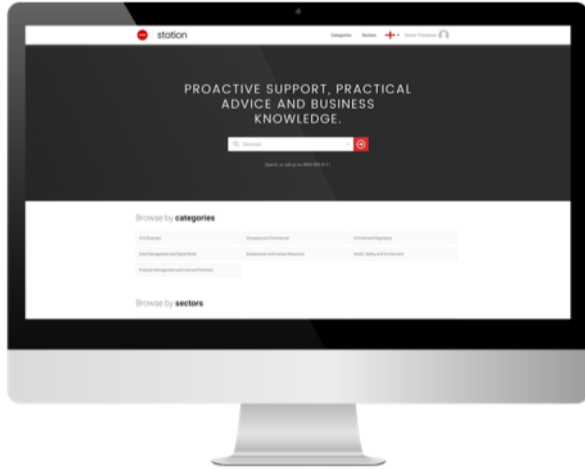


Upload, store and manage business files and documents into “my storage”



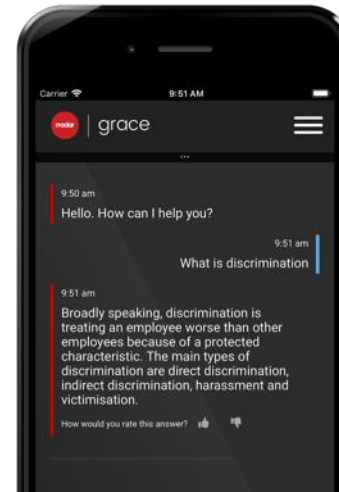
Update and manage your personal account settings

# Our Digital Tools



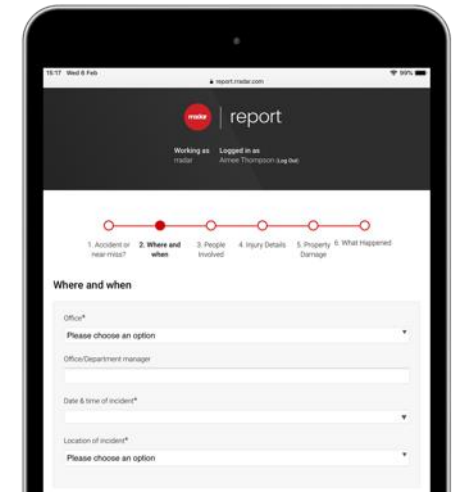
station

rradar's legal advisory web portal, including a phone and email advice line.



grace

The intelligent legal assistant for business, available online or as a mobile app.



report

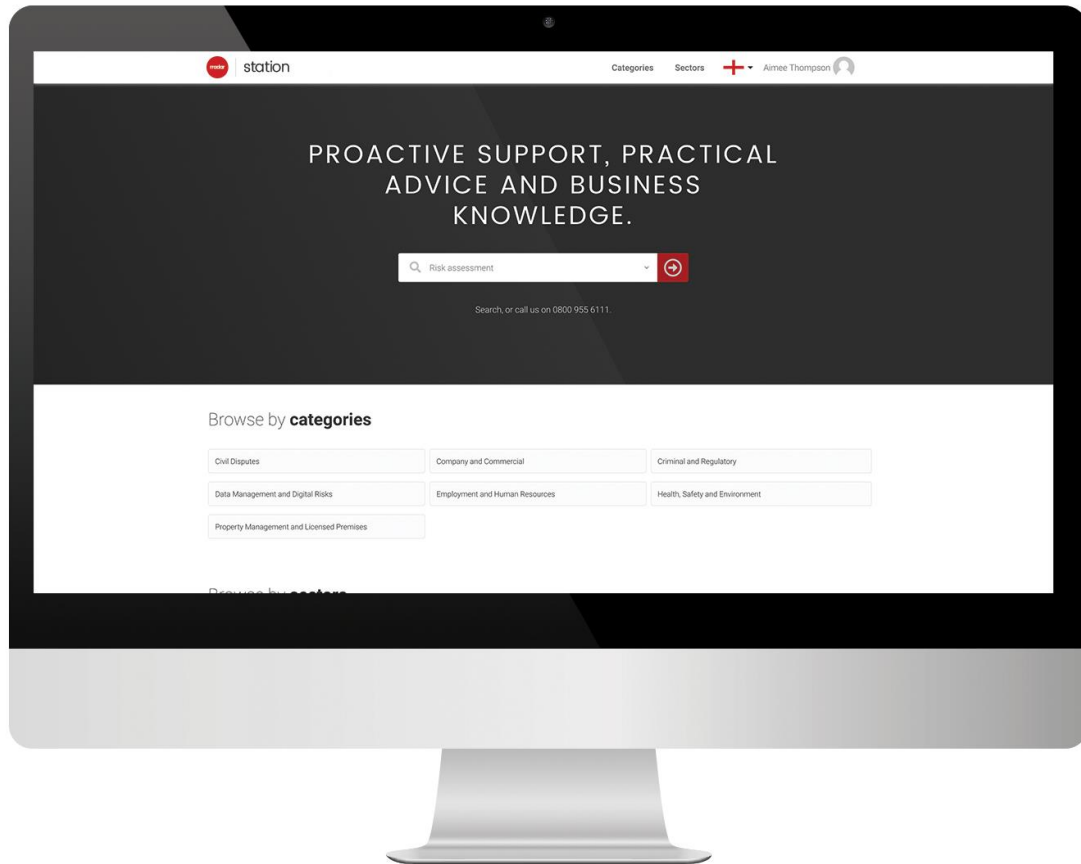
A platform for prompt recording of minor or major near miss incidents in your workplace.





# station

## The Preventative Advisory Service



## Key Features:



Access to guidance, videos answering frequent questions and downloadable templates



Direct access to expert legal advisors

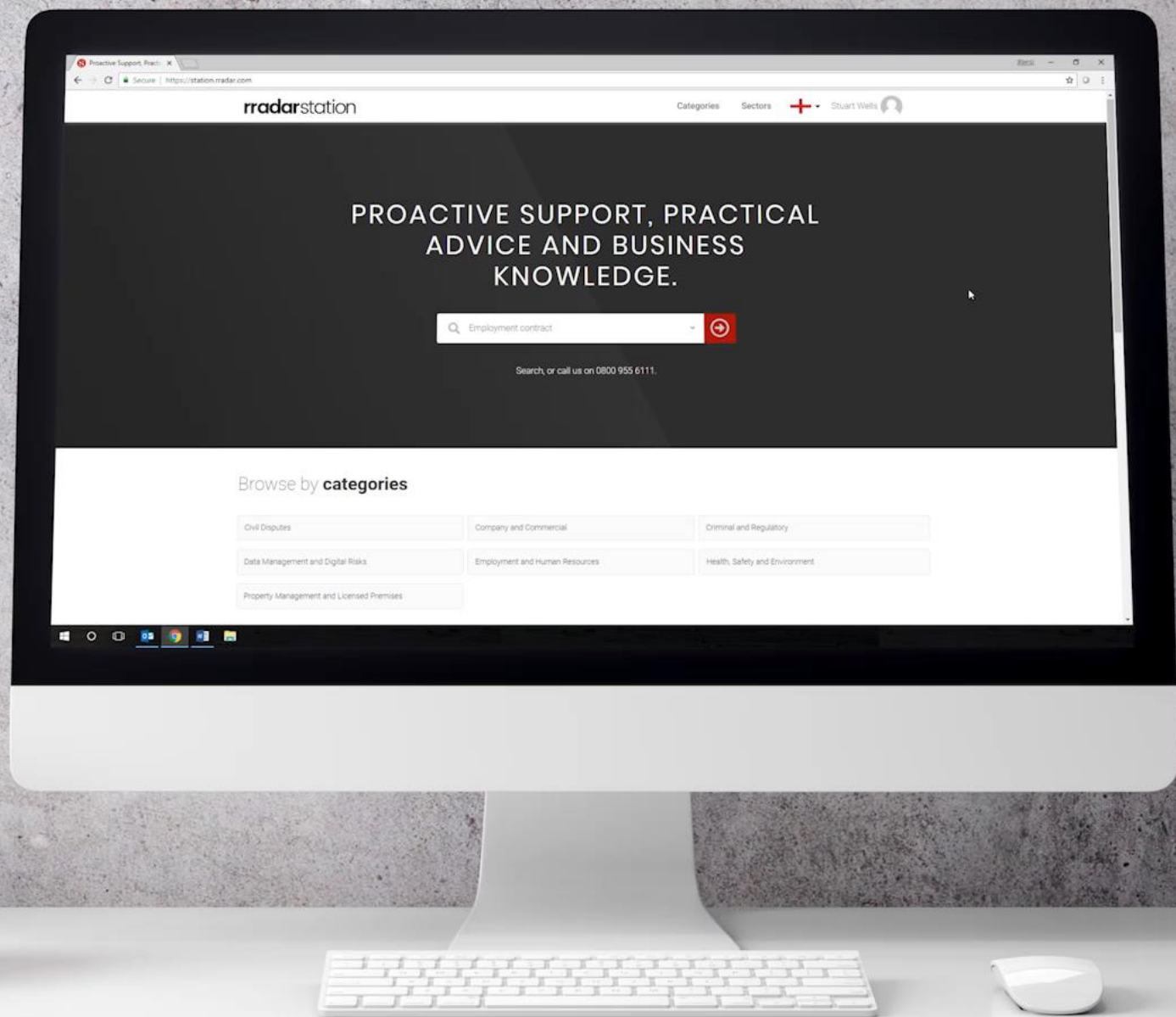


Phone and email service



Covers topics across a wide range of legal, business and operational sectors



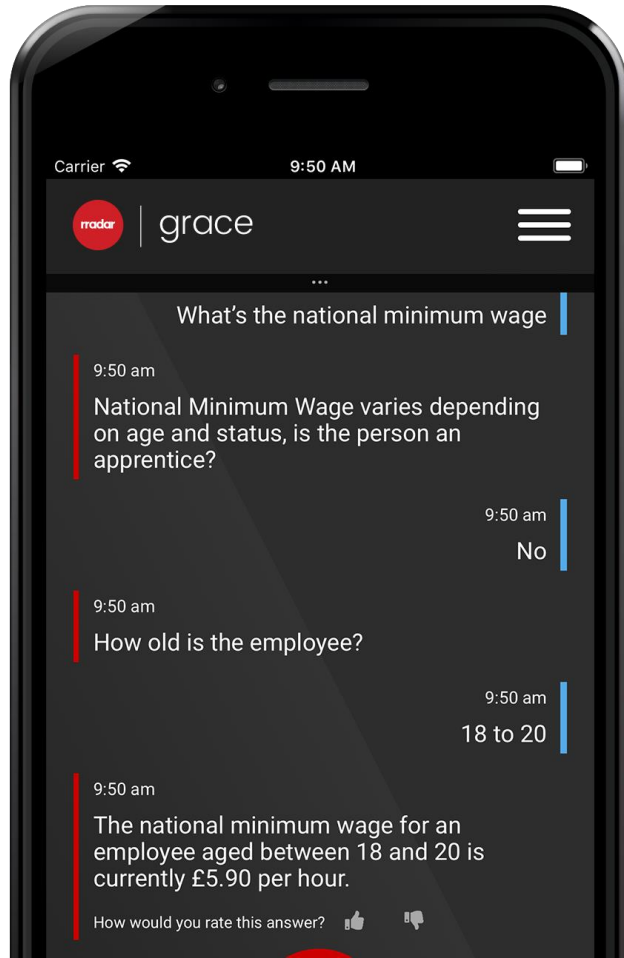






grace

## The Intelligent Legal Assistant



## Key Features:



Instant legal support “on-the-go”



On demand dynamic app with voice recognition technology



Integration with rradarstation to deliver templates, business guidance and more via smart devices



Using predictive text and voice recognition, answers commercial legal questions





# report

## The Digital Incident Recording Platform

The image shows a smartphone screen displaying the rradar report interface. At the top, the status bar shows '15:17 Wed 6 Feb' and 'report.rradar.com' with a 99% battery icon. Below the rradar logo, it says 'Working as rradar' and 'Logged in as Aimee Thompson (Log Out)'. A progress bar with six steps is shown: 1. Accident or near-miss?, 2. Where and when (highlighted), 3. People Involved, 4. Injury Details, 5. Property Damage, and 6. What Happened. The 'Where and when' section contains four dropdown menus: 'Office\*' (with 'Please choose an option'), 'Office/Department manager', 'Date & time of incident\*' (with a date picker icon), and 'Location of incident\*' (with 'Please choose an option'). At the bottom, there is a red button labeled 'NEXT SCREEN'.

## Key Features:



Upload evidence, images and witness accounts as and when incidents happen



Fully optimised for desktop, tablet and mobile devices



Helps to analyse behavioural data and trends and spot potential risks



Multiple user accounts for your organisation with 24/7 online system access from anywhere

For policyholders to access our services under the MLP we need to verify their policy details before we can provide any advice. Email the below details to us at [contactus@rradar.com](mailto:contactus@rradar.com)

# Registering Policyholders

## What we need from you

- Main policyholders name and email address
- Company name and address
- Policy Number
- Policy inception date
- Policy renewal date
- Product type ( MLP/ Scheme name)
- **Bordereau listings** should be emailed through to: [registrations@rradar.com](mailto:registrations@rradar.com) and our team will register the policyholders using the details.

# Activation Process for Policyholders - 1,2,3

Once the principal policyholder's details have been submitted and registered, our proactive approach engages with them immediately by sending a "Welcome to rradar" email which will take them through the activation process:

## 1. **Activate**

All policyholders need to activate their rradar account by setting a password. This password is used to log in to our digital tools: rradarstation web portal, rradargrace and rradarreport.

## 2. **Verify**

If not already verified, policyholders will be asked to submit proof of their policy cover by emailing us a scanned copy or picture of their policy schedule.

## 3. **Authorise**

Only the principal policyholder can authorise others within their business they wish to have access to our services under their company name and policy. There are options to give them access to rradar digital tools: rradarstation web portal/rradargrace/rradarreport and /or access to Legal Advice from rradarstation advisors and specialist legal teams.

Only people who have been nominated by the principal rradar account holder can access our services.



Have we had a data breach ?

### Setting the Scene:

Ex staff member is requesting the erasure of their personal details from the company files but paper records are lost / burnt once they left

# GDPR

Advisory Services available through  
Rural Protect



station



grace



report

# Claim

Rural Protect sections that could respond

- ✓ Breach of Data Protection Cover
- ✓ Data Protection Breach Cover
- ✓ Loss of documents cover
- ✓ Negative social media crisis PR costs
- ✓ Regulatory Mitigation cover



# Management Liability Policy



# AXA Management Liability Policy

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## Main Cover:

- ✓ Directors and Officers
- ✓ Company Legal Liability
- ✓ Employment Practices Liability

## Supporting Against:

- ✓ All UK Regulators
- ✓ All Investigations
- ✓ All Prosecutions



Regulatory  
Intervention



Employment  
Claims



Employee  
Theft



Pensions



Pollution



Data protection cover  
& GDPR advice



# MLP Key Developments

## Employment claims

- Fees introduced 2013 and ACAS 2014
- 71% drop in tribunal claims between 2013 – 2016
- Still costing industry millions of pounds – 50% of MLP claims
- Claims rose significantly in 2017 – 2018
- Excess (if applicable)
  - rradar excess waiver
  - Excess applied at end of claim and only if lost or settled
  - Insured choice to fight or settle if good chance of winning claim (over 60% or above)



# Key Product Enhancements

## New covers at a glance:

- Brexit cover for claims arising from the UK's exit from the EU
- Third party and telephone fraud cover up to £10,000 with zero excess
- Tax investigation costs for any aspect enquiry or full investigation
- Directors personal tax investigation costs up to £25,000 where a covered claim could follow
- rradar legal support extended to include negotiation rights of restrictive covenants and trespass, nuisance, personal removal and property damage

The Management Liability product has been refreshed so AXA can offer even better cover!

With a choice of flexible options, brokers can tailor covers to meet their clients needs.





# Thank you

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Any Questions? Feel free to ask!



Visit our website at [rradar.com](http://rradar.com)