



Oval, Business HR and Hiscox have combined to deliver a unique, integrated package which provides the owners and managers of businesses with 'Peace of Mind' for the legal risks they face!

The Oval Business HR TotalCare service provides the comprehensive protection you need through:

Employment

- » An audit of your current Human Resources documentation
- » Creation of a complete set of legally compliant HR documentation
- » Access to an Advice Service to answer all your HR questions, not just the legal ones!
- » Access to the most comprehensive, interactive HR portal in the UK which provides:
 - » Extensive HR advice
 - » Online creation of HR policies, contracts and letters
 - » Online monitoring of policy update requirements
 - » A wide range of HR forms
 - » Access to many management 'how-to' guides
- » Regular updates to keep you legally compliant

Extraordinary Insurance from Hiscox

Cover for:

- » Legal costs and awards arising from an employment or discrimination claim
- » Defence costs for any health a. safety (including corporate manslaughter), environment, trading standards or other regulatory prosecution
- » Claims against individuals in their roles as Directors or senior managers
- » Other corporate risks including taxation claims, data protection claims and losses due to employee dishonesty

Health & Safety services provided by Oval Risk Service

A bespoke service to meet you actual needs, not a generic one size fits all approach.

Oval Business HR TotalCare Product Specification

Year1

- 1, HR Risk Assessment
 - 1.1 Client to complete on-line HR Risk Assessment within 14 days of cover commencing.
 - 1.1.1 Client to send to Oval Business HR all current Contracts of Employment, Employee Handbook and HR policies as requested within 14 days of cover commencing.
 - 1.2 Client to forward an appropriate-sized version of their logo for customisation of documents (jpeg, gif or png file ie. something which is web-compatible rather than print compatible).
2. Initial valuation - offsite
 - 2.1 Collating and reviewing existing Contracts of Employment, Employee Handbook and HR policies.
 - 2.2 Telephone interview with the client to clarify any questions about the organisation and the existing documentation.
 - 2.3 Prepare policy documents and Employee Handbook in pdf format and template contracts in MS Word format.
 - 2.4 All draft documents to be made available for the client online prior to onsite visit.
3. HR documentation
 - 3.1 Tailored documentation will include:
 - » Essential standard Contracts of Employment
 - » Employee Handbook
 - » Essential policies:
 - Absence management and Statutory Sick Pay policy
 - Data protection policy (optional)
 - Disciplinary procedure
 - Equal opportunities policy
 - Grievance procedure
 - Harassment policy
 - IT policy
 - Maternity/adoption/paternity/parental leave policies and guidelines
 - Recruitment and selection policy
 - Redundancy policy (optional)
 - Whistleblowing policy

In addition, if appropriate:

- » Driving on business policy
- » Fraud prevention policy
- » Home working policy
- » Lone working policy
- » References policy
- » Working with children and vulnerable adults policy

3.2 In addition, clients will have unlimited access to the Oval Business HR TotalCare website

at any time. This will provide:

- » the ability to customise and download additional policies e.g. mobile phone policy, smoking policy, relocation policy, etc.
- » the ability to customise and print an extensive range of standard letters e.g. offer letter, maternity leave confirmation letter, TUPE confirmation letter, etc.
- » the ability to print a wide range of standard forms e.g. bank details form, holiday request form, leavers' checklist, self-certification form etc.

The website also provides clients with:

- » management guidance notes and 'step by step' guides on handling many HR situations e.g. grievances, conducting a disciplinary meeting, maternity and adoption, redundancy. See complete list of additional policies in Appendix 1.
- » Oval Business HR can provide assistance with customising extra policies and other documents but this will be an additional charge. Clients requesting this service will be provided with a fixed price quotation prior to the work commencing.

4 Installation and training visit - within 6 weeks of receipt of client documents

4.1 Client is taken through the draft policies, procedures, contracts and Employee Handbook, which have been made available to the client in advance.

4.2 Client is advised on implementation process for any new/updated contracts, policies etc and the recommended timescale.

4.3 Client is introduced to use of the website and the production policies, documents, etc.

4.4 A joint review is carried out with the client in respect of HR administration processes, record keeping and personnel files.

4.5 The visit will be followed up with final documentation and an email detailing the agreed implementation actions to be taken by the client

5. Supporting services throughout the contract.

5.1 Unlimited access to the Oval Business HR TotalCare website.

The website has a 99.5% guaranteed uptime during normal working hours. Normal working hours are defined as 9am to 6pm Monday to Friday, excluding Bank and Public holidays.

5.2 Ability to download all additional policies, letters etc contained on the website which can be customised and printed.

5.3 Unlimited access to print standard forms.

5.4 Unlimited access to telephone and email Advice Line for all HR issues and questions.

The Advice Line will be available from 9.00am until 6.00pm Monday to Friday except for Bank and Public Holidays. We would normally expect to answer all enquires within 4 hours but we guarantee to respond with 1 working day.

5.5 Updates and amendments provided in respect of changes required by new legislation, tribunal decisions etc.

- 5.6 Monthly employment newsletter update and regular hot topics.
- 6. Potential claim situation
 - 6.1 In the event of a situation arising that could potentially result in a Tribunal claim, or other legal proceeding, the client should notify Business HR immediately through either a telephone call or email to the Advice Line.
 - 6.2 In addition to the email and telephone advice a client may request that an Advisor assist with an onsite visit. It should be noted that such an onsite visit may result in additional charges being payable.
- 7 Years 2 & 3 annual review visit
 - 7.1 During the visit the following will be undertaken:
 - » review of implementation of actions emailed after previous visit
 - » review of HR Risk Assessment
 - » update of policies, contracts and handbook as necessary
 - » review of personnel processes and record keeping, disciplinary and grievance records
 - » general discussion re updates on employment law
 - » additional system training if required.

'PEACE OF MIND' THROUGH INSURANCE

EXTRAORDINARY INSURANCE BY HISCOX

The insurance provided by Hiscox, as part of the Oval Business HR TotalCare service, covers clients for a wide range of legal risks. Owners and managers can have 'Peace of Mind' as it covers not only the organisation but also their personal risk.

A summary of the benefits is shown below and full cover details can be found in the policy wording.

Employment Practice Liability

Covers the company for

- defence costs and awards of claims arising from allegations by employees including unfair and wrongful dismissal, harassment, discrimination, breach of contract and even failure to employ
- defence costs and awards of claims by third parties for claims arising from harassment or discrimination by an employee
- defence costs of assumed liability claims (including TUPE)
- defence costs of pension and employee benefit claims
- costs of legal representation at an investigation where no allegation of a wrongful act is made

Corporate legal Cover

Covers the company for:

- defence costs of health and safety (including corporate manslaughter), trading standards, environment or other regulatory claims
- defence costs and awards of claims by individual shareholders (including other directors and family members with no percentage holding limitation)
- defence costs and awards of claims arising from administration of any company pension or employee benefit scheme
- defence costs and awards of claims arising from pollution
- defence costs and awards of claims alleging breach of data protection
- defence costs of taxation claims
- defence costs and awards of identity crime claims
- direct financial loss arising from employee dishonesty
- defence costs and awards of claims arising from any failed public or private offering
- 30 days automatic cover in the event of a management buy out

Management Liability

Covers you for

- defence costs of health and safety (including corporate manslaughter), trading standards, environment or other regulatory claims
- defence costs and awards of claims by individual shareholders (including other directors and family members with no percentage holding limitation)
- defence costs and awards of claims arising from administration of any company pension or employee benefit scheme
- defence costs and awards of claims arising from pollution
- ten years run-off cover after a director retires
- defence costs and awards of claims arising from any failed public or private offering
- 30 days automatic cover in the event of a management buy out