

'NDML Business Protection'

Only available exclusively for members of the

NTIA | NIGHT TIME
INDUSTRIES ASSOCIATION

NDML Business Protection

The NDML Business Protection product has been exclusively developed with the NTIA to offer a real added value support to members.

The core elements of the product are –

- Full legal support via a dedicated team of legal professionals providing simple, user friendly information and guidance on a range of legal and regulatory issues including:
 - Licensing
 - Planning issues from neighbouring developments
 - Human resources and employment
 - Health and Safety
 - Waste and Environmental regulations
 - Money laundering, fraud, bribery and corruption, anti-competitive practices
 - Legal advice on a wide range of areas including directors and shareholders' duties, contract disputes, intellectual property, data protection and cybercrime, financial crime, motoring and criminal offences.
- Crisis legal helpline – 24 hours a day, 7 days a week, 365 days a year. Advice can be provided over the phone, by email, or face to face wherever needed. You will receive ongoing support throughout a case and aim to provide ideas and options to prevent the same problem from happening again in the future.
- Crisis public relations advice – provided by one of the UK's leading crisis public relations consultants Chelgate Limited .
- Director and Officers Indemnity cover to personally protect the directors of the business in the event of personal prosecution.
- Employment Practices Liability to protect you from the legal costs arising from employment related matters.
- Employee dishonesty cover up to £50,000 for any one claim.
- Tax Protection cover to pay your defence costs for any Tax investigation.
- A free health and safety review by a qualified to health and safety professional.
- 5 free licences to the www.isitchecked.com online compliance system designed for licenced premises (terms and conditions apply)
- An online app for use by your business to provide 24 hour 365 advice on all employment matters and latterly health and safety.

Product Benefits**Covered**

Full Legal support to cover - £100,000 aggregate limit	
* Licensing	<input checked="" type="checkbox"/>
* HR and Employment	<input checked="" type="checkbox"/>
* Health and Safety	<input checked="" type="checkbox"/>
* Waste and Environmental Regulations	<input checked="" type="checkbox"/>
* Money Laundering / Fraud	<input checked="" type="checkbox"/>
* Bribery / Corruption	<input checked="" type="checkbox"/>
* Anti-Competitive practices	<input checked="" type="checkbox"/>
* Directors and Shareholders duties	<input checked="" type="checkbox"/>
* Contract Disputes & Debt Recovery	<input checked="" type="checkbox"/>
* Intellectual property	<input checked="" type="checkbox"/>
* Data protection	<input checked="" type="checkbox"/>
* Cybercrime	<input checked="" type="checkbox"/>
* Financial Crime	<input checked="" type="checkbox"/>
* Motoring Offences	<input checked="" type="checkbox"/>
* Criminal Offences	<input checked="" type="checkbox"/>
Crisis Legal Helpline 24/7	<input checked="" type="checkbox"/>
Crisis Public Relations Helpline 24/7	<input checked="" type="checkbox"/>
Director and Officers Indemnity £250,000 minimum	<input checked="" type="checkbox"/>
Employment Practices Liability £250,000 minimum	<input checked="" type="checkbox"/>
Employee Dishonesty cover up to £50,000	<input checked="" type="checkbox"/>
Tax Protection cover	<input checked="" type="checkbox"/>
A free health and safety review	<input checked="" type="checkbox"/>
5 free licences for www.isitchecked.com	<input checked="" type="checkbox"/>
Online app for 24 hour support and advice on employment matters	<input checked="" type="checkbox"/>

Product pricing

	Annual Turnover				
Limit any one claim	Up to £1million	£1,000,001 to £2.5million	£2,500,001 to £10million	£10,000,001 to £25million	£25,000,001+
£250,000	£520.00	£735.00	£1065.00	£1340.00	Refer
£500,000	£850.00	£1,005.00	£1,340.00	£1,615.00	Refer
£1,000,000	£1,080.00	£1,340.00	£1,740.00	£1,965.00	Refer

Higher limits available

NB. These prices are inclusive of 12% Insurance Premium Tax.

Insurers will agree standard rates for up to 3 additional companies where :-

All companies have exactly the same directors

- All businesses are making a profit.
- Otherwise clean proposal form.

All cases falling outside this criteria to be referred in and under written accordingly.

Acceptance is subject to an acceptable proposal form

FAQ –

Q. Isn't this just a legal expenses and directors and officers policy rolled together?

A. This is a specialist designed and enhanced product that has been designed specifically for the NTIA membership to add value and give fixed cost legal support for the issues that affect them day to day.

Q. Will the product support me if I have issues with my premises license?

A. The product is designed to assist you from the earliest point when an issue starts to develop. In essence if you have at the point that you have lost your license things are in a very bad place. The product is designed for you to have regular contact with legal professionals to get advice to stop things reaching the point where you lose your license.

Q. Can this product really help me retain my license and if I tell them confidential information it could be used against me at a later date?

A. All the advice is under legal privilege which means that it is confidential between you and the advice professionals in the same way as it would if you went directly to sit in front of a solicitor. The earlier you engage with the advice team the more they have helped you deal with any potential issue that could be coming.

Q. How are the NTIA involved?

A. The NTIA will sit down with the NDML team on a regular basis and discuss the issues that are coming over from the calls and look to assist with lobbying or education for the benefit of its members.

Q. What experience do NDML have in this?

A. NDML are late night leisure insurance brokers that have been working in this sector for the last 20 years. They are independent brokers that have won awards for claims service and its work with other trade associations. They are specialist in all areas of commercial insurance for the late night leisure sector.

Q. If I have the NDML product does this mean I don't have to pay for any of the legal costs these are all covered?

A. The legal cover included in the policy is fully funded up to the limits detailed in the policy.

rradar brief: NDML Business Protection

This brief is provided by rradar, a specialist law firm advising on business risk. rradar's legal services, support and risk management tools are included in NDML Business Protection insurance.

Under your NDML Business Protection policy, rradar's legal support can be accessed for:

1. Legal response in a crisis

What should I do if the police knock on the door at 1am asking to close the venue down because they've had reports of anti-social or violent behaviour?

These kinds of events can happen to your business at any time through the night or at weekends and could end up with lost custom – unless you can get your premises open again quickly. If this happens, you should let the police know that you're getting immediate legal advice and call rradar's **24-hour crisis support line: 0800 955 6222** quoting your policy number. Our expert lawyers will quickly advise and guide you or your manager through the crisis and speak to the police on your behalf.

2. Non-urgent legal support or support through proceedings

What happens if I receive notification accusing my business of a breach of a law or regulation that governs your industry?

- Your local authority may have received a noise complaint against you
- The police may say that you've been serving underage drinkers
- There may have been reports that drugs have been sold on your premises

If you've got problems with licensing or planning, you'll be pleased to hear that these are covered under the NDML Business Protection policy as well.

Whatever's happened, if the police, local authority or another regulator are issuing legal proceedings against you, just call or email our **rradarstation** legal support team and we'll get to work on your behalf: contactus@rradar.com or **0800 955 6111** (quoting policy number).

Provided you've checked with us beforehand – **and if your policy covers it** - any costs and expenses you run up while defending your business will be covered, **up to a maximum of £100,000 during your insurance period.**

We'll go through what's happened and what the allegations are, then let you know where you stand on the law. We'll also authorise the involvement of any expert assistance you might need, such as legal representation, expert advice, guidance and – if need be – testimony at hearings or court.

3. Everyday legal enquiries and more

If you need general legal advice, non-urgent legal support or you need to contact us about ongoing legal proceedings, call **rradarstation** Monday-Friday 8am-6pm on **0800 955 6111** or email contactus@rradar.com, quoting your policy number.

Let's take a look at some case studies:

- *This club has been in situ as a tenant for over ten years. Next door is an empty plot that's been bought by a national pub chain. Planning permission for a pub/hotel has now been granted but the club owner's worried because some of the hotel bedrooms will be right next to the club's external wall. What if complaints are made about the noise? Will the council propose a licence review and put the club out of business?*

rradar's expert legal advisors are on hand to give detailed guidance for the club owner on what his options are. They'll take a look at the entire history of the pub chain's planning application, checking to see whether it was compliant with planning guidelines, and suggest options for the club owner on how to lodge objections and make representations to the local authority. Because the club owner has a NDML Business Protection policy, there's no extra charge for this service.

- *The business owner is a sole trader but wants to have the licence transferred to a limited company as part of a wider site development plan. Because of this transfer, he'll have to re-apply for the premises licence under the new limited company name. He's worried that there could be objections from the neighbours and the council could refuse to issue a new premises licence, scuppering his plans and making his business redundant.*

rradar has a wide range of legal advisors with extensive experience of just this sort of problem. They'll meet with the business owner, review all the paperwork and assess the best way to progress the licence application. Working with the business owner at all stages of the application, they'll guide him and advise on what to do and how to do it. The business owner's NDML Business Protection policy means that all rradar's advice, guidance and support comes with no extra charge.

- *The business owner has just found out that one of his managers has booked a DJ for a Saturday night event. The manager has signed a contract without checking with head office, who've already booked an act. They tell the manager to cancel the DJ, who then sues for his fee on the grounds that he has a signed contract – even though it wasn't authorised by head office.*

rradar's lawyers deal with many contract disputes every week, so this would be no problem for them to sort out. They can meet the business owner wherever's convenient, go over what's happened, check the documentation and assess what his next step should be. They'll even liaise with the DJ and his lawyers so the business owner doesn't have to worry about the stress of doing that. rradar will keep him updated at all times and because he's got NDML Business Protection, there's no extra charge for this service.

Important numbers

Type of Issue	Contact Numbers
crisis support line 24 hours per day	0800 955 6222
rradarstation legal support team	0800 955 6111

You can also download the **rradargrace** app for 'on the go' legal answers to frequently asked health and safety and employment questions (other topics being added regularly). Head to the Apple or Google Play store and use your rradar services log-in to download.