

*'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](http://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 <a href="http://www.isitchecked.com">www.isitchecked.com</a>	<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.



**This brief is provided by rradar, a specialist commercial and litigation law firm whose legal services, support and risk management tools are included in NDML's Business Protection Insurance.**

**Through your NDML Business Protection Insurance, you have access to rradar's expert legal, regulatory and risk management advice and support at no additional cost.**

**This support comes in two forms: urgent and non-urgent support:**

**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.

All advice provided by our legal team is legally privileged meaning discussions with you and advice given is protected and confidential. For more details about these services please talk to our team.

**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 my industry?*

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

Your NDML Business Protection Insurance provides cover for your legal costs up to a maximum of £100,000 for any appeal to the relevant statutory or regulatory licence authority, court or other legally empowered body following the suspension, revocation, altering or refusal to renew your license to trade.





If you are not at the stage of an appeal, our proactive legal advisory web portal, phone and email service can help answer your questions and assist with guidance, advice and support for any legal and regulatory issue you could face.

## Ways to access:

- Telephone and email advisory service providing direct access to our expert legal advisors between 8am – 6pm Monday – Friday.
- rradargrace app for ‘on the go’ legal answers to frequently asked queries (as well as other legal topics). Download from the Apple or Google Play store and use your rradarstation password to log-in.
- 24/7 login through [www.rradar.com](http://www.rradar.com) to an online web portal providing access to over 1000 pages of advice, articles, checklists and free downloadable templates for your business.

There is no limit to the number of times you can contact or access our advisory services. Neither is there a limit to the time it takes for our advisors to support you. You can talk through your legal queries with our team and there are no billable charges.

For any advice which is not covered by your insurance and which falls outside the scope of rradar’s advisory service, we will agree a clear fixed fee in advance. These services could include a detailed review of legal documents or the preparation of letters or emails to a third party or the drafting or production of documents.

## Case studies:

### 1. *Example of rradar advice*

*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 to the club owner on what his options are and if appropriate, how to lodge objections and make representations to the local authority. Because the club owner is an NDML Business Protection policyholder there is no charge for this service.





## 2. Example of rradar advice

*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 license 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's lawyers will advise on the best way to progress the licence application. Working with the business owner during the application, rradar will guide and advise on what to do and how to do it. Your NDML Business Protection Insurance means that rradar's advice, guidance and support comes with no extra charges.

Again, there is no limit to the number of times you can contact or access our advisory services. Neither is there a limit to the time it takes for our advisors to support you. You can talk through your legal queries with our team and there are no billable charges.

For any advice which is not covered by your insurance and which falls outside the scope of rradar's advisory service, we will agree a clear fixed fee in advance. These services could include a detailed review of legal documents or the preparation of letters or emails to a third party or the drafting or production of documents.

## 3. Example of a contract dispute claim

*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.*

This type of event is covered by your insurance and rradar's lawyers deal with many contract disputes each week. Subject to confirmation that insurance cover is in place we can meet the business owner wherever convenient, go over what's happened, check the documentation and assess what his next step should be. We will even liaise with the DJ and his lawyers, so you don't have to worry about the stress of doing that. We will keep you updated at all times and if insurance cover is in place, there is no extra charge for this service.

**Remember to contact rradar as soon as a need for legal advice and support arises. If you speak to another law firm first, your full legal costs may not be recoverable.**

**rradar contact details:**





<b>rradarstation web portal</b> log-in details required	via <a href="http://www.rradar.com">www.rradar.com</a> or	<a href="https://station.rradar.com/">https://station.rradar.com/</a>
<b>Phone advisory services</b>	Tel: 0800 955 6111	8am – 6pm, Monday – Friday
<b>Email advisory services</b>	<a href="mailto:contactus@rradar.com">contactus@rradar.com</a>	8am – 6pm, Monday – Friday
<b>Crisis Line</b>	0800 9556222	Out of hours, evenings and holidays

Policy holders can also download the rradargrace app for on the go legal answers to frequently asked employment law questions as well as other legal topics. The app can be downloaded from the App store or Google Play. Use rradar services log-in to access.

- Not go the rradar services log-in? The named policyholder should have been signed up to rradar services along with named colleagues and may have the details.
- Still not sure? Ask the named policyholder to contact their insurance broker who can advise rradar of your details and get them logged in.

