

AN HR SPECIALIST
AT YOUR FINGERTIPS.



Business
HR
Solutions

With employees having in-depth legal protection, businesses need a robust human resources risk management solution. How reliable is yours?

Employers face a wide range of risks, not least the fact that employees are able to bring many different types of claims at an employment tribunal. Having the right documentation in place can help to mitigate many of these risks. Without it your business could be exposed to issues such as:

- costs of four weeks' pay per employee for not having up-to-date employment contracts should an employment tribunal claim be made
- not having the right disciplinary policy and/or not following it could seriously undermine any defence of an employment tribunal claim
- not implementing and communicating a harassment policy could leave an employer vulnerable should an employee harass a colleague, even if the harassment was online and from home.

Hiscox has worked closely with Business HR Solutions since 2006 to offer policyholders a valuable online resource to help them stay on top of human resources legislation.

The benefits of Business HR Solutions

- **Access to customisable template documents to help minimise your risks.** You can customise and download all the documents you need including employment contracts, HR policies, and letters to employees. Having these documents and including the correct information in them can be vital, particularly in disciplinary and grievance situations.
- **Guidance to ensure you follow the correct procedures when problems arise.** As an employer there are certain procedures you are required to follow when handling staff issues. Following these steps correctly is critical to minimising the risk of your business being penalised by an employment tribunal. The Business HR Solutions website contains several kinds of guidance, including 'step-by-step' guides, and you can also access Business HR Solutions' advice service for further support.
- **Convenience.** Business HR Solutions' online guidance can be accessed at any time.

A risk management service at your fingertips

Hiscox policyholders can subscribe to Business HR Solutions at a specially discounted rate, a service which would normally cost £795+ VAT per year.

In addition to accessing customisable employee contracts, policies and a full range of other HR documents, as a subscriber to Business HR Solutions you will benefit from:

- access to information on your legal obligations as an employer and advice on management best practice
- a free online HR risk assessment
- monthly e-newsletters, keeping you up-to-date with changes in the law
- regular webinars on useful topics helping you to minimise your HR risks
- access to an advice helpline staffed by experienced advisors. All policyholders are entitled to one free call per annum.

Additional support available from Business HR Solutions

Employee contract review package

Hiscox policyholders can also access an enhanced package of services at a special rate of £550+VAT (usually £1,295+VAT) which includes:

- **a review of your main employment contract** to ensure that it is legally compliant. Following the review, Business HR Solutions will host a 30-minute 'web meeting' or telephone call to discuss any recommendations
- **four hours of advice time** to be used over a 12-month period.

For an additional charge you can also purchase:

- **advice** – as a standard subscriber, you benefit from one free call to the helpline, as outlined above. After this additional time can be purchased at a competitive rate of £95 per hour +VAT with unused time saved for your next telephone call or email. You will talk directly to a MCIPD qualified advisor who will provide practical, commercially-orientated advice on HR problems
- **on-site HR support** – if you need a professional point of view on a personnel situation, on-site support from Business HR Solutions can help
- **retained HR services** – comprehensive HR support with all of the documents you need and unlimited access to expert consultancy from just £131.25 per month
- **fixed fee recruitment services** at £649.99 per campaign.

Why Business HR Solutions?

Business HR Solutions provides high quality, cost-effective human resource solutions based on combining experienced, friendly HR staff with easy-to-use interactive technology. Over 85,000 clients have access to Business HR Solutions' reference tools and trust their quality service to inform them of the latest developments in employment law and best practice in HR matters.

Further information

You can find out more about this product and our partnership with Business HR Solutions at www.hiscox.co.uk/business-insurance/businessshr-insurance or by contacting our UK-based insurance experts on 0808 1491 775.