



## Understanding the differences: **AXA MLP vs MLP Market Standard**

AXA MLP	MARKET STANDARD
<b>Any one claim limits:</b> Each section gives cover up to the selected limit for any one claim. There's no limit on the number of claims that can be made in any one period of insurance.	Most insurers are now offering aggregate limits as standard thus reducing coverage availability to your customers.
<b>Support against:</b> All regulators, investigations and prosecutions covered whether against individuals or the company.	Cover for claims against a company is often restricted to HSE matters. With over 90 regulators in the UK spending a combined £4.9 billion this is a critical omission.
<b>Reduced Excess on EPL claims:</b> Where policyholder has registered, activated their account and where advice is obtained and followed for matters that could lead to the claim. Otherwise, £10,000 excess for each and every claim.	Excess levels as high as £25,000 are common on ML policies and this extension for your customers will really help in driving engagement and deliver customer focused value.
<b>Tax investigation cover:</b> For aspect/full enquiries plus more serious fraud investigations and prosecutions.	If cover is granted by others, it's often restricted to investigations only or solely more serious allegations. The AXA MLP provides the certainty of coverage for you customers.
<b>Wide Data Protection cover:</b> Including Third Party claims, regulatory intervention/reporting and contact costs.	Whilst Data Protection covers are available from other insurers, these are often very limited in scope and therefore don't provide the coverage needed in this important risk area.
<b>Contract disputes defence costs and pursuit coverage.</b>	Pursuit coverage absolutely unique within the ML marketplace offering cover not available from other insurers.
<b>Exclusive rradar legal and risk management services:</b> <ul style="list-style-type: none"> <li>Our exclusive partnership with rradar, a specialist law firm, delivers thousands of pounds worth of proactive risk management and legal advice, that significantly helps reduce exposure.</li> <li>Provides an integrated service delivering end-to-end claims service from notification to conclusion.</li> <li>Policyholder has direct access to rradar's expert legal teams to ensure continuity of service.</li> <li>Gives legally privileged advice across a wider area of expertise beyond just HR and Health and Safety.</li> </ul>	Whilst helplines and support are available within other insurer's ML products, no other market offer a funded solution delivering true value, significant risk reduction and support to your customers.

### Get in touch:

Speak to our underwriting team for product and system advice and support.

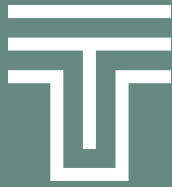
 **01923 298 440**

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rradar

Understanding radar benefits:

## Exclusive legal and risk management services

rradar provide integrated UK-wide specialist legal services and risk management solutions to policyholders under the AXA MLP at no extra cost.

By combining legal services with proactive business tools and solutions, policyholders receive a complete risk managed service, from initial proactive support to claims and crisis management. Using the radar services enables policyholders to understand and address matters that, if left or not handled correctly, could potentially lead to a claim being made against them or their organisation.

### Proactive Support:



#### Legal Advice Line

Expert legal advice and support from solicitors and professional advisors across a wide range of legal, business and operational areas. Accessible over the phone and email available Monday-Friday, between 8am-6pm.



#### Legal and Business Risk Management Tools

24/7 unlimited access to online legal resource documents, digital incident recording platform, legal assistant app and a business risk analysis tool.



#### Legal and Regulatory Updates

Delivered through a variety of digital platforms.

### Claims and Crisis Management:



#### Out of Hours Crisis Line

Available 24/7 365 in case of Business Crime and Regulatory emergencies outside of business hours.



#### Legally Privileged Advice

Confidential and protected advice from UK-based specialist legal teams. All discussions are protected from the disclosure of third-parties.



#### Legal Representation

Full UK-wide legal representation for claims and investigations. Dealing with matters in the Criminal Courts, Coroner's Court, Tribunals and Inquiries.

### Registering Policyholders:

To register your AXA MLP policyholders please send details to [contactus@rradar.com](mailto:contactus@rradar.com).

### Get in touch:

Speak to the Business and Development team at radar for more information and broker support.

[brokers@rradar.com](mailto:brokers@rradar.com)

03300 414 996

[rradar.com](http://rradar.com)

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