Employment Risk Cover — Insurance Information

Hroes Limited

Last updated: 13 August 2026

About the cover

Customers who select Employment Risk Cover as part of their Hroes package benefit from employment practices liability insurance cover of up to £250,000 per claim. The cover is provided under a management liability insurance policy held by Hroes Group Limited, under which commercial businesses contracted with Hroes for employment law advice are covered on a "deemed subsidiary" basis.

This page is a summary for information only. The scope of the cover is governed solely by the policy wording, which prevails over this summary, and cover is subject to the policy's terms, conditions, limits and exclusions. A copy of the current policy wording and schedule is available from us on request. Details on this page are correct as at the date shown above and may change if the policy is renewed or replaced; we will notify covered customers of any material change.

Key details

Policyholder	Hroes Group Limited (covered customers benefit as "deemed subsidiaries" under the employment practices liability section of the policy)
Insurer	Accelerant Insurance Europe SA/NV (UK Branch)
Broker	Caunce O'Hara Insurance Brokers Limited — 0161 833 2100 (quote "HRoes")
Cover	Loss (including defence costs, awards, settlements and compensation) resulting from a claim first made against the covered customer during the policy period by a current, former or prospective employee for an employment wrongful act
Limit of liability	£250,000 any one claim
Excess	£7,500 each and every claim — waived in full where the conditions below are met

Basis of cover	Claims-made (see below)
Claims handling	Claims are handled by the panel law firms appointed under the policy

What counts as an employment wrongful act?

Examples include: unfair or wrongful dismissal; breach of an employment contract; employment-related discrimination; wrongful failure to employ or promote; wrongful demotion or disciplinary action; retaliation or victimisation; employment-related humiliation, defamation or invasion of privacy; failure to adopt adequate workplace policies and procedures; and certain working-time breaches.

The excess waiver

The £7,500 excess is waived in full where both of the following conditions are met: the customer has a formal written grievance procedure in place, agreed with us, which is available to all employees; and, from the point the customer first became aware of the relevant complaint or dispute, the customer engaged with us and followed our advice in dealing with the employee.

If those conditions are not met the excess applies and is payable by the customer. Please note that output of the Hroes AI Adviser is general guidance only and does not constitute our advice for the purposes of the excess waiver — significant employment issues should always be referred to our consultancy team.

Claims-made basis — what it means

The policy responds to claims first made against the customer, and notified, during the policy period and while the customer remains covered under its contract with us. Cover ceases when the customer's contract with us ends (or if the group policy lapses or is not renewed), and claims first made after that date are not covered, regardless of when the underlying events occurred. Cover also depends on the customer's contract remaining in force and fees being paid.

Notifying claims

Covered customers must notify us in writing as soon as reasonably practicable — and in any event within five business days — of any claim, or any complaint, dispute or circumstance which could reasonably give rise to a claim. Customers must cooperate with the insurer and the panel firms, and must not admit liability, settle, or incur defence costs without the insurer's prior consent. A legal helpline is also available for concerns about allegations or circumstances that might give rise to a claim — details are available from us.

Key exclusions (non-exhaustive)

The policy does not cover, among other things: payments properly due to an employee under minimum wage legislation or a contract of employment (including redundancy payments, notice pay and wrongfully deducted wages); failure to make reasonable adjustments for disability (defence costs only are covered, up to a sub-limit); pension and employee benefit scheme claims; health and safety and social security obligations; claims made or pursued in the USA; and strikes and trade union activity. The full list of exclusions is set out in the policy wording.

Confirmation of cover

Covered customers can request a letter of indemnity confirming the cover arranged for their business, including their policy number and cover details. To request one, or to discuss the cover, request an amendment or make a claim, contact Caunce O'Hara Insurance Brokers on 0161 833 2100, quoting "HRoes".

Important information

Hroes is not an insurer or an insurance intermediary and does not provide insurance advice. The Employment Risk Cover is a benefit provided to qualifying customers under the Hroes group insurance policy, as part of their contract for our services. Each customer is responsible for satisfying itself that the cover meets its needs and for maintaining any other insurance it requires; nothing prevents a customer from holding its own employment practices liability or other insurance. Full terms are set out in each customer's contract with us and in the policy wording.