

Employment Dispute Claims

The sooner we know, the sooner we can help.

Guidelines for Employers

Vero Liability's Employment Dispute insurance responds to claims for compensation brought by employees alleging a breach of their employment agreement, the Privacy Act and/or the Human Rights Act. Commonly, this includes personal grievances for unjustified dismissal or unjustified disadvantage under the Employment Relations Act. However, coverage is subject to employers making reasonable efforts to comply with employment legislation, including by taking and following legal advice.

To mitigate the potential for claims and the impact on employers, there are some important conditions attached to the policies that employers need to be aware of. These are:

Immediate Notification of Circumstances

Employers must give immediate notice in writing of any circumstance which might give rise to a claim under the policy. Such circumstances could include:

- Competency or performance issues
- Disciplinary processes
- Serious misconduct
- Restructures or redundancies
- Allegations of bullying or harassment
- Major changes to employment arrangements
- Approaches from the mediation service, Human Rights Commissioner or the Privacy Commissioner
- Any other complaint of a serious nature

Taking Legal Advice

Because following the correct procedure is extremely important when dealing with employment issues, the policy requires employers to contact us and take legal advice, as directed by us before taking action in relation to an employee or employment issue. Doing this will minimise the risk of you prejudicing the employment relationship and/or risk the employment disputes policy not responding to your claim. Your insurance broker will be able to provide additional advice in relation to the policy terms and conditions and assist with the lodging of any claims or circumstances which could give rise to a claim.

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The guidelines outlined above need to be read in conjunction with Vero Liability's employment disputes policy wording.