



LEGAL ADVICE AT YOUR FINGERTIPS

As standard on a range of our policies, Towergate Insurance offers you access to the Markel Law Hub; your very own legal and business information portal which gives you up-to-date legal information and a wide range of legal precedents you can tailor to suit your business needs.

Why Markel Law Hub offers great benefits to your business

- Knowledge and experience - drafted by experts
- Cost savings - avoid expensive legal bills by utilising our templates
- Easy access - access anytime, from any device
- Plain English - accessible, understandable and digestible

"The information listed on the Law Hub has been invaluable to us and at a very reasonable price. I only wish I knew of their service when setting up my business. They cover the key legal documents in the business that are important to us, and allow us to learn about other areas in business we had not yet considered." **LionGate Partners**

Choose a specific legal area most relevant to you

Markel Law offers specialist care services advice and legal representation to care home providers through a team of solicitors. From deprivation of liberty issues and staff matters to dealing with the CQC, we have you covered. You will also have access to care specific documents and guidance materials, and other topics including:

- Data Protection
- Disability Discrimination
- Grievances
- Disciplinary Action
- Care Standards Issues





How Markel Law offer helpful solutions

Problem

Your employees had agreed to flexible furlough as you were able to offer reduced hours on various shift patterns to staff, in order to make the care home more COVID secure. As an employer you were concerned that if staff were to take holiday during the period, they are required to work, this would be operationally difficult to accommodate and would put pressure on other staff who may need to take on additional work to cover their colleagues' holiday period.

Solution

Markel advised that you could encourage your employees to take their holiday during the unworked periods of flexible furlough for operational reasons where possible. This could be agreed informally, provided this still ensured your employees were able to take their full holiday entitlement under their contract of employment. We advised that where employers require employees to take statutory holiday during (unworked) flexible furlough, they would need to give written notice of double the length as the amount of holiday employees are required to take. We directed you to a template letter you could use for this purpose on the Markel Coronavirus Hub and further guidance and template letters relevant to the flexible furlough scheme.

Legal templates you can tailor

Markel Law Hub supports you by giving you access to over 1,200 fact sheets and legal documents to choose from, including the following key areas:

Employment Law

- Over 370 employment documents ranging from up-to-date contracts and policies to letters, checklists and forms
- Regular blog posts keeping you in the loop on legal developments

Business Law

- Access to more than 85 guidance notes covering key issues that may arise in your business, including going to court, dealing with defamation, property matters and business disputes
- Over 150 precedent business law documents for England and Wales and over 40 documents for Scotland including letters, forms, notices and agreements covering the important commercial and business law matters

Health and Safety Law

- More than 25 focused fact sheets covering the key health and safety issues that may arise
- The latest health and safety news
- Over 20 precedent health and safety legal documents, including forms, checklists and policies

Data Protection – more important than ever

- Over 20 fact sheets and 37 contracts, policies, forms and notices on just this topic to help you and your business stay compliant

As well as online access to Markel Law Hub, we also provide a 24-hour legal advice line for you to call whenever you feel you require further information or need to speak with someone direct.

To find out more about our insurance and access to Markel Law Hub, please contact us on: **0330 123 5810** or email: **new.pro.liability@towergate.co.uk**

