



ONE by HETTLE ANDREWS

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ONE by Hettle Andrews



The Complete Integrated Risk Solution

ONE by Hettle Andrews

ONE by Hettle Andrews has changed the way that organisations purchase their risk management and insurance broking services. Traditionally, organisations acquire services from a variety of sources:

- Insurance from an Insurance provider
- Health and safety from an online provider or consultant
- HR advice from a Human resources consultant or solicitor
- Regulatory legal advice from a solicitor
- Business continuity planning and property loss control - often driven by Insurers each of which is paid for separately and rarely linked to an overall risk management strategy

ONE sets out to resolve these shortcomings by providing a fully integrated risk service provided by Hettle Andrews and our partner Rradar which attracts a single annual fee. The service provides an extremely cost effective alternative to traditional solutions and most significantly involves your Insurer in the process, through which they both contribute to the cost and reward you for the successful outcome of your risk management programme.

The case studies contained within this brochure illustrate just how effective a solution ONE is and we would be delighted to let your hear first-hand from our clients just how ONE has worked for them.



ONE by Hettle Andrews

Health & Safety – guidance and consulting

All organisations have a duty to protect their employees, as well as any members of the public who use their premises, or who could be affected by the organisation's activities.

Our qualified advisers will ensure you get the right advice to prevent accidents, protect your workforce, avoid enforcement action from regulatory bodies such as the HSE. This will ultimately, minimise the negative effect of accidents, ill health, insurance claims, enforcement action, or reputational damage will have on your organisation.

We support you with:

- Unlimited access to qualified health and safety advisers on the telephone, via email or on site face to face advice
- Access to our client portal allowing you to obtain guidance documents, factsheets, policy and risk assessment templates, forms, checklists and training materials
- Health & Safety audits and inspections
- Review and development of your Health & Safety management system
- Health & Safety documentation review and drafting
- Development of policies, risk assessments, safe systems of work, work permits
- BH OHSAS 18001 Gap Analysis
- Fire Risk Assessment
- Fire safety consultancy and development of evacuation plans
- Bulletins and updates on legislative changes and case studies
- H&S Training via; e-learning applications, on site face to face training, accredited training courses (IOSH / NEBOSH)
- Environmental health and food safety advice and guidance
- Environmental audit and advice

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Claims Defensibility

Whilst you may be legally compliant when it comes to employee or public safety, that does not always mean that you would be able to defend an Employers or a Public Liability claim if it was made against you.

The burden of proof is lower for civil claims, such as employee injuries, than it is for a criminal prosecution that might be made by an enforcing authority such as the HSE. Whilst a prosecution against you will need to be proven 'beyond reasonable doubt', any employee wishing to claim for compensation merely has to prove your negligence 'on the balance of probabilities' which often leads to a legally compliant organisation having to pay out compensation in the civil courts.

Our Claims Defensibility Review will ensure that you are as well prepared as possible to manage and defend any Employers and Public Liability claims that may arise.

We will:

- Study your previous claims to highlight problem areas or common claims issues
- Look at previous claim files to establish successes and/or failings that have been made during the handling of the claim(s)
- Visit your premises to review the physical area and observe working practices
- Review your policies, procedures, risk assessments, training records, maintenance records and similar documentation to highlight gaps or contradictions that may exist
- Interview staff from different levels of the organisation to confirm policies and procedures are being effectively implemented
- Provide you with a report and prioritised action plan outlining where improvements can be made and suggesting practical ways of implementing them, and where required, provide practical assistance in completing them

We will always be available to assist with claims management as part of our insurance broking services. We will help you in preparing and collating the relevant documentation and records that will be required to successfully defend a claim.



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Disaster Management & Business Continuity Planning

The UK Companies Act 2006 Section 172 states: “A director of a company must act in the way he (or she) considers, in good faith, would be most likely to promote the success of the company for the benefit of its members as a whole”.

Business continuity planning is an essential element in ensuring that, should a loss arise, your organisation can recover quickly and efficiently.

We will provide you with access to our online Business Continuity planning software and provide consultancy support to enable you to:

- Assess the continuity risks facing your organisation
- Develop a contingency plan for every scenario that could disrupt your organisation
- Store online your plan, contact lists and any other resources that you need in a crisis
- Develop scenarios against which to test your business continuity plan
- Utilise incident management tools to manage a crisis, communicate with staff, and maintain an audit trail of the crisis management and recovery phase of any incidents
- Access at any time, from any location
- ISO 22301 compliant

Statistics:

- 80% of organisations with a well-planned and implemented business continuity plan are likely to survive a major business discontinuity
- Only 20% of those without a business continuity plan are likely to survive
- Over 90% of organisations that suffer a significant data loss are not in business two years later
- The Chartered Management Institutes 2012 report ‘Planning for the Worst’ indicates that 39% of organisations still don't have a business continuity plan
- The same report stated that 81% of managers whose organisations activated a business continuity plan in the last 12 months agreed that it effectively reduced disruption



ONE by Hettle Andrews

Legal & Regulatory support

We are a collection of experienced and trained experts in the law. We cover corporate law, health and safety, HR and employment law, tax and accountancy, civil litigation and environmental law. We also have extensive experience and expertise in all areas of compliance, regulation and corporate governance.

We work in collaboration with other specialists focusing on raising awareness and education to support you and assist you to become and remain compliant and stay out of difficulty by being proactive.

We will provide you with unlimited access to our knowledge and expertise on the telephone, via email, online or face-to-face. We will help to educate you on the law, tax, HR and employment, regulation and risk management. We will show you a better way forward through the legislation and prevent issues becoming legal problems. We will also provide regular bulletins and updates on legal and regulatory changes.

Most importantly we speak your language. We will help break problems into understandable and manageable sections and put them into plain English.

We are on your side and will provide the support you need to run your business and your life more smoothly. Our advice team is available Monday to Friday, 9am to 5pm and our website is available 24/7.

If it's too late for preventative action and you need our help in a crisis we have the expertise on hand to assist you. You will have access to our 24/7 Legal Crisis line because we know that regulators and enforcement organisations do not work Monday to Friday 9-5.

As we are a law firm authorised and regulated by the Solicitors Regulation Authority, everything you discuss with us is covered by Legal Professional Privilege, meaning our discussions are not able to be requested or released to any other party without your expressed approval.

Our expert, highly qualified and dedicated team of solicitors is here to help guide you and your organisation at significant cost savings.

Our areas of specialism include:

- Police caution interviews
- HMRC Code 8 and Code 9 investigations
- HSE investigations, Prosecutions and negotiations on Fees for Intervention
- UK Border Agency Inspections and Prosecutions
- Criminal and Civil Prosecutions
- Employment Tribunals and Employment Appeal Tribunals
- Coroners court inquest
- Problems with Local Authorities or the Environment Agency

ONE call is all you need for all of your Legal Support - 0844 543 6222

ONE by Hettle Andrews

HR & Employment Law

Employment law is an increasingly complex area of law, making the need for urgent and accurate advice by qualified employment solicitors and HR specialists essential.

With the increased limit on compensation that can be awarded by an Employment Tribunal for unfair dismissal to £74,200 and awards in discrimination cases being uncapped, the consequences can be far reaching for any organisation.

In conjunction with our partners rradar, our expert employment team is available to provide day to day proactive support. We will help your teams to understand and develop the correct ways of working in relation to important and fast developing areas in HR and employment law.

Support is available to you in any of the following ways through your **ONE** membership:

- Web based advice guidance and easy to download templates
- Email advice and guidance
- Telephone support, guidance and assistance as and when required, including a 24/7 crisis line
- On site consultancy

We have brought together everything connected with employment law, policies, templates and other resources in HR.

We believe in lifelong learning and aim to educate, develop and allow managers of people to grow by giving them knowledge and our years of experience up front and as part of their **ONE** membership.

As rradar is a law firm, authorised and regulated by the Solicitors Regulation Authority, your discussions are covered by Legal Professional Privilege, meaning that anything you discuss is confidential and is not able to be requested or released to any other party without your expressed consent.

Your legally privileged support services available include:

- HR checklists and audits
- The development of your HR policies and procedures
- Absence management guidance including dealing with complex Long Term Sickness issues
- How to undertake grievance hearings
- Employment Tribunals representation at beneficial rates
- Settlement Agreements at beneficial rates
- Helpline support on all aspects of employment law and HR guidance
- Regular topical bulletins and updates in employment law
- Assisting with drafting contracts
- How to undertake disciplinary hearings
- Redundancy and restructure advice
- Right to work in the UK guidance
- Online training courses for employees at beneficial rates



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Property Loss Control

There are somewhere in the region of £3.4m* of commercial property claims paid by insurers every day. These claims arise from a variety of causes ranging from fire caused by electrical faults or arson, through to weather and flood related claims resulting from the UK's changing weather patterns. Minor claims are an irritation to organisations and can be disruptive, however major losses can have dire consequences. A robust business continuity plan is vital for all organisations, however in isolation it will not prevent a loss occurring.

Property loss protection ranges from, relatively simple and inexpensive solutions relating to good housekeeping, through to complex advice, in relation to materials and construction techniques utilised in new projects and extensions for new facilities. Irrespective of the guidance needed, our team are here to support you in reducing or eliminating losses and hence helping you to minimise your risk exposures.

We can provide guidance in the following areas:

- Property and security protection
- Guidance on securing your premises
- Protecting unoccupied buildings
- Safeguarding your property against inclement weather
- Safe systems and permits for work in respect of contractors on site
- Disaster management and business continuity planning
- Support in the preparation of fire and security alarm detection and signalling
- Provision of a qualified Loss Assessor to manage large or complex claims under Hettle Andrews' REACTOR Claims Service

*ABI UK Insurance key facts 2013

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Case study

Hettle Andrews is a Chartered Insurance Broker and Risk Management consultancy specialising in the independent schools sector and through our ONE Solution is able to integrate this expertise with a range of risk management tools.

Through the ONE concept we are able to support you in three distinct ways:

- As a chartered insurance broker we practice the very highest standards achieving accurate insurance programme design combined with attention grabbing premium savings
- As a risk management consultancy we provide consultancy support in:
 - Property and Business Interruption exposures
 - Business Continuity planning
 - Claims defensibility
 - Health & Safety planning and support
 - HR consultancy guidance and support
- Our ONE Integrated Solution strategy is Hettle Andrews at its most effective. Through this approach we combine our specialist knowledge both as an insurance broker and risk consultant to provide you with a seamless solution. The benefits of this approach are huge:
 - Your insurers are actively engaged in your risk management strategy and they will reward you by contributing to your risk services costs by way of an annual bursary, rewarding your commitment through premium reductions and low claims rebates
 - You have a single point for all your risk services providing a fully joined up service which in turn achieves significant economies when compared to the traditional model of buying these services separately

The table below illustrates a typical case study of our service:

	Previous Arrangement	Hettle Andrews ONE	% Saving
Insurance Premium	75,000.00*	52,000.00**	30%
Fee for Broking Services	N/A	4,500.00	N/A
Risk Services including HR and Health and Safety consultancy	9,500.00	4,950.00***	47%
Insurer Bursary	Nil	(1,500.00)	
Total	84,500.00	59,950.00	29%

* Included broker commission of approximately £13,125.

** An additional low claims rebate is payable of 10% subject to claims not exceeding 30% of the premium paid.

*** Insurers' make a contribution by way of a bursary to support good risk management practice.



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