



LEGAL ASSISTANCE SCHEME FOR NTF MEMBERS

With 24 hour employment advice helpline

From 1st May 2014, the NTF added to its existing legal assistance provided by Dawn Bacchus, our in-house legal executive and the team in the Lambourn office, by offering legal expenses insurance underwritten by ARAG pic and a 24 hour employment legal advice helpline.

This product does not replace your public or employer's liability cover, or care, custody and control insurance, all of which act as your primary protection against liability claims brought against you and must be arranged separately by you.

Scheme cover - for full details of cover see the Policy document

The NTF legal expenses insurance cover encompasses:

- Employment disputes, including tribunal representation (where the NTF member is the employer)
- Employment tribunal awards (basic and compensatory)
- Compliance and regulation, including costs of BHA disciplinary matters (please note "interference" appeals where both trainers are members of the NTF are excluded)
- Property matters including damage, nuisance, trespass and recovery of property from an employee
- Contract disputes and debt recovery
- 24/7 advice on legal matters
- legal advice on tax matters and VAT disputes
- Crisis communication cover
- legal defence at police or health and safety investigations

Limitations

The scheme aims to cover these situations but it is important to understand its limitations.

- It relates only to your training business, not a farm, stud or for domestic staff.
- It is backed by an insurance policy and for that policy to perform in the event of a potential claim, trainers must follow correct procedures, i.e. notify a potential claim immediately you become aware of an event or circumstance which could give rise to a claim, adopt robust procedures, notify and take advice on redundancies.

- The claim must have a reasonable prospect of success
- In BHA disciplinary enquiries, there must be a reasonable prospect of success or, in the case of a guilty plea, a sufficient set of influencing circumstances to warrant the insurer offering support with the plea of mitigation

Legal advice

The NTF has since 2014 appointed Knights1759 as its legal adviser and all non-employment legal queries to the helpline number are handled by the legal team at Knights1759. Knights 1759 are recognised experts in the field of equine law and are the lawyers who defend trainers' liability claims on behalf of our insurance partners, Lycetts.

The NTF office will continue to be your first port of call on employment matters. Outside of normal office hours, or if Dawn Bacchus or other members of the NTF team are not available to answer your employed related query, Knights1759 will provide assistance directly through the helpline.

How it works

Please use the following telephone helpline numbers for any assistance with legal issues:

Employment	01488 71729
Any other legal enquiry	0333 003 0159

Assistance is available on the employment helpline 24 hours a day.

To report a claim please call between 9 am and 5 pm on 0333 003 0159

Please also remember to contact the legal helpline in relation to any potential issue that may result in the need to make a claim. This is extremely important so as to ensure the appropriate cover and support is made available to you. The legal helpline is completely confidential but advice will not be provided anonymously. You will need to provide your name and confirm you are a member of the NTF.