



## Business Continuity Planning Benefits

Unexpected disasters can impact organisations, their operations and stakeholders. Natural catastrophes, cyber-attacks, public health crises and supply chain incidents can all have serious consequences. These, and other, events can damage commercial property and digital assets, disrupt critical business functions and cause operational downtime. They can also result in illnesses or injuries, emotional harm, and financial losses.

To manage unexpected disruptions, organisations should implement business continuity plans (BCPs) that outline how to maintain essential operations during a crisis. These plans typically include strategies for continuing services, protecting people and assets, minimising damage, and ensuring access to critical tools and communication plans. While the details vary by situation, a strong BCP helps keep businesses running and stakeholders informed during emergencies.

BCPs can provide several benefits, including:

- **Improved business resilience**—Organisations with BCPs are better equipped to handle unexpected disasters and emergencies, reducing the risk of major disruptions and damage from these events.
- **Enhanced stakeholder confidence**—With BCPs, organisations can demonstrate to their customers, suppliers, business partners, investors and other stakeholders their commitment to disaster preparedness and readiness to handle the most difficult scenarios. This can help organisations maintain trust among their stakeholders and improve their belief that they will be protected during emergencies.
- **Increased competitive edge**—BCPs help showcase an organisation's ability to manage crises effectively. As certain disasters (eg extreme weather events and cyber-attacks) become more

frequent, having a robust BCP can provide a distinct competitive advantage and support long-term financial and operational resilience.

- **Improved decision-making processes and employee morale**—Employers can establish clear communication protocols in their BCPs that empower employees to be involved in making critical business decisions and keep them informed. By encouraging employees to play their part in executing disaster preparedness and recovery objectives, their morale can be boosted.
- **Bolstered compliance**—Some industries (eg financial services firms) are subject to regulatory standards regarding operational resilience in the face of disruptions. While not all regulations explicitly mandate BCPs, engaging in business continuity planning can help organisations meet broader compliance obligations, reduce risk, and avoid potential fines or penalties.
- **Reduced insurance costs**—BCPs can help organisations adopt more robust risk management strategies, strengthen remediation processes and reduce losses, making them less likely to exceed policy limits and helping them avoid other costs. Underwriters may also categorise organisations with BCPs as less risky and deem them more optimal for selection, resulting in better cover options, lower deductibles and expanded capacity.

With effective BCPs, organisations can be ready to handle a variety of emergency scenarios, mitigating associated risks.

Contact us today for more information.

# 5 Ways to Prevent Employment Tribunal Claims

Employment tribunal claims—such as alleged discrimination, harassment or unfair dismissal—can significantly impact UK employers, leading to financial losses, reputational damage and operational disruption. Making matters worse, such claims increased by almost a quarter in the 2024/25 financial year, according to government data. While not all claims are avoidable, employers can take proactive steps to mitigate risk.

Organisations should consider the following five ways to prevent employment tribunal claims:

- 1. Create a comprehensive employee handbook.** Employers should develop a clear and accessible employee handbook that includes zero-tolerance policies for discrimination, harassment, and retaliation; defines expected standards of behaviour; and outlines disciplinary procedures. The handbook should be distributed to all employees, who must confirm they have read and understood its contents.
- 2. Educate staff.** Employees should receive regular training—both during onboarding and throughout their employment—on workplace policies, legal obligations, and respectful conduct. This training should align with the Equality Act 2010 and cover key topics such as harassment prevention, diversity, inclusion, and appropriate workplace behaviour.
- 3. Make fair employment decisions.** Employers should base recruitment and employment decisions on objective, lawful criteria. Job descriptions must comply with relevant employment legislation, and hiring managers should be trained to conduct interviews and background checks fairly and consistently.
- 4. Promote a culture of openness and accountability.** Employers should lead by example, consistently modelling appropriate behaviour and upholding all workplace policies. Organisations should foster an environment where employees feel safe to raise concerns without fear of retaliation.

- 5. Document employment practices and investigations.** Employers should maintain accurate records of employment practices in line with data protection laws. Misconduct allegations should be investigated promptly and thoroughly, ideally per the Advisory, Conciliation and Arbitration Service (Acas) Code of Practice. Legal professionals should be consulted where appropriate.

## The Importance of Insurance

Despite preventive measures, employers may still face employment tribunal claims. Employment Practices Liability (EPL) insurance can help reimburse employers for losses stemming from allegations of harmful employment practices and associated litigation. EPL cover is essential for organisations of all sizes, particularly as employment law evolves and tribunal claims become more common.

## Conclusion

Taking steps to prevent employment tribunal claims can help UK employers reduce legal risks, protect their reputation, and create a fairer workplace. While not every claim can be avoided, clear policies, regular training, fair decision-making, and proper documentation can significantly lower the chances. Still, prevention alone may not be enough. EPL insurance adds an extra layer of protection by helping to cover the costs of employment-related disputes.

Contact us today for additional risk-mitigation guidance and robust insurance solutions.