



EMPLOYMENT TRIBUNALS

Claimant:

Stuart Graham

v

Respondent:

**Covea Insurance Services Limited (1)
Covea Insurance PLC (2)
Paul Freer (3)
John Allen (4)**

Heard at: Reading and VTC **On:** 10-14 November 2025

Before: Employment Judge Read
Ms F Tankard
Ms C Baggs

Appearances:

For the Claimant: Ms L Millin of counsel
For the Respondent: Ms A Niaz-Dickinson of counsel

JUDGMENT

The unanimous judgment of the Tribunal is as follows:

1. The complaint of being subjected to detriment for making a protected disclosure is not well-founded and is dismissed.
2. The complaint of automatic unfair dismissal under s103A of the Employment Rights Act 1996 is not well-founded and is dismissed.
3. The complaint of constructive unfair dismissal is not well-founded and is dismissed.

Approved

**Employment Judge Read
14th November 2025**

Sent to the parties on:
.10 December 2025.....

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For the Tribunal Office

Note:

Reasons for the judgment having been given orally at the hearing, written reasons will not be provided unless a request was made by either party at the hearing or a written request is presented by either party within 14 days of the sending of this written record of the decision.

Public access to employment tribunal decisions:

All judgments and reasons for the judgments are published, in full, online at www.gov.uk/employment-tribunal-decisions shortly after a copy has been sent to the claimant(s) and respondent(s) in a case.

Recording and Transcription:

Please note that if a Tribunal hearing has been recorded you may request a transcript of the recording, for which a charge may be payable. If a transcript is produced it will not include any oral judgment or reasons given at the hearing. The transcript will not be checked, approved or verified by a judge. There is more information in the joint Presidential Practice Direction on the Recording and Transcription of Hearings, and accompanying Guidance, which can be found here:

<https://www.judiciary.uk/guidance-and-resources/employment-rules-and-legislation-practice-directions/>