



How Legal Expenses Insurance can help your business

It's always challenging running a business, from keeping up with the latest legislation to resolving problems with suppliers or receiving an unexpected visit from the taxman. Legal problems can arise suddenly and prove expensive and time consuming to deal with.

We are here to provide your business with the legal assistance it needs. Here is a brief summary of the support that is available.

Legal cover

We can help with unexpected legal issues, such as:

- **Where expert legal advice is needed quickly**
- **A dispute with an employee escalates and can't be resolved**
- **A notice of an enquiry into the tax returns of the business is received or there is a dispute about compliance with regulations**
- **A Health & Safety problem that ends with enforcement actions**
- **Damage, nuisance or trespass affects the business premises**
- **The business attracts adverse publicity**

Helpline Assistance

Another ARAG resource that our commercial policyholders are finding invaluable at the moment is our legal advice and counselling helplines which are available 24 hours a day seven days a week.

Legal advice and tax helplines

You can call our legal advice helpline and get immediate advice on all legal problems affecting your business. You can also obtain tax related advice from our tax helpline or use our counselling assistance helpline which also is available to your employees and their families.

Crisis communication

In an increasingly media-orientated world, adverse publicity can have a devastating financial impact on your business. We will pay up to £25,000 in professional fees to provide expert advice to help you manage communication effectively in times of crisis. This can include drafting a media statement as well as preparing suitable communications for your staff, customers or suppliers.

Executive suite

A suite of covers to protect the principal, executive officers, directors and partners of your business.

- **An HMRC enquiry into the executive's personal tax affairs.**
- **Motoring prosecution defence for personal, social or domestic use.**
- **Personal identity theft assistance and resolution service.**
- **Mediation costs up to £25,000 to resolve a dispute between business partners that arises from the terms of their partnership agreement.**
- **Crisis communication is available for matters occurring in an executive's private and personal capacity that cause adverse publicity or reputational damage**



Reasons why your business needs Commercial Legal Insurance

ARAG's legal services website

Our Business Legal Services website offers a huge resource to any business, with an extensive law guide and document building tools with which can be used to create a range of legal documents including HR notices, health and safety information, and debt recovery letters. The site is updated regularly and more content regarding furloughed employees and those working from home has recently been added.

What does your policy cover?

We have a short animation that will explain the cover we provide to your business customers.

https://www.youtube.com/watch?v=mhX2I_xkUaU

What your policy covers

Provides indemnity of up to £100,000 per claim for specialist legal representation and assistance for:

- Employment protection and compensation awards
- Employment restrictive covenants
- Tax disputes
- Property
- Legal defence
- Compliance and regulation
- Statutory licence appeals
- Loss of earnings
- Personal injury
- Executive suite – legal cover to protect the principal, executive officers, directors and partners of your business
- Contract disputes & debt recovery (enhanced cover)

Claims Examples

Employment disputes

Our insured contacted us when an ex-employee claimed that they had suffered discrimination on the grounds of religion. The case was high profile and received media attention which led to the insured receiving threatening and offensive correspondence. Our policy provided Crisis Communication cover which paid the fees of a public relations expert to manage media communication to help them put their side of the story. As it was not possible to arrive at a settlement with their ex-employee through mediation a claim was filed at Employment tribunal. The solicitor appointed by us assessed the chances of winning the case at 60%. Due to the complexity of the case it was listed for a 4-day hearing. The case was settled in the insured's favour and the legal costs of £21,000 were paid by us.

Legal defence

Following an accident at our insured's premises the Health & Safety Executive charges were brought for breaches of health and safety regulations. We were advised of the claim and instructed a specialist solicitor who successfully defended the charges, we settled the solicitor's fees of £2,350.

Tax disputes

Our insured received a letter from HMRC confirming that they intended to make an enquiry into the insured's tax return for the previous year. The insured contacted us and we passed the claim on to a tax consultant. After extensive investigation, HMRC confirmed that the tax return was in order with appropriate tax paid. We settled the tax consultant's invoice for £6,750.

Legal News

We offer regularly updated legal news on a range of subjects from financial assistance to employment and tax.

<https://www.arag.co.uk/news-press/>