

Family Legal Solutions



Why you need Family Legal Solutions

Most people think they are unlikely to become involved in a legal dispute but a bad experience with an employer, boundary dispute or a holiday from hell are all very common problems. Taking legal action to resolve these kinds of issues can be expensive and complicated.

Family Legal Solutions will allow you to protect your legal rights without worrying about the cost.

What we cover

We can help you with;

- employment disputes such as unfair dismissal or redundancy
- disputes over the purchase of goods or services or private sale of goods
- a dispute with a neighbour
- a claim for injury or death against the person or organisation responsible
- an investigation by HMRC into your personal tax affairs
- identity theft
- defending a prosecution that arises from a road traffic offence or a breach at work.

Help is available when you need it most



Why choose ARAG?

ARAG's UK operation provides a nationwide service from our Bristol Head Office. We are part of ARAG SE, a global leader in legal expenses insurance which generates annual premium income in excess of €1.5 billion.

It has always been our vision to enable everyone, not just those that can afford it, to assert their legal rights. With this aim in mind we provide innovative and affordable products to both companies and individuals.

We are committed to providing our customers with guidance, advice and security, both now and in the future. We recognise that we will only grow by ensuring that we provide excellent products and an outstanding service to our customers.



Examples of when we can help



Employment

Our insured worked as a painter for a small painting and decorating company. She found out that a male colleague was on a higher wage than her even though she was a better, more experienced, performer. She submitted a grievance for equal pay. Whilst this was being investigated, the company suffered a downturn in work and made our insured redundant. She felt she was unfairly selected and in her opinion, was being made redundant due to her grievance.

Our insured contacted us to make a claim, we confirmed cover and instructed a specialist solicitor to act. Prior to the hearing at the Employment Tribunal, and after extensive correspondence, the former employer agreed to settle for £20,000 plus a good reference. ARAG paid the solicitor's fees of £1,500.

Tax

Our insured received a letter from HMRC stating that they intended to make a full enquiry into our insured's personal tax return for the previous year. Our insured contacted us and we appointed a tax consultant to represent him and negotiate on his behalf. After extensive investigation, HMRC confirmed that the tax return was in order with appropriate tax paid. We settled the tax consultant's invoice for £2,500.

Property

A neighbour had built a wall which encroached onto our insured's garden. After failing to reach an agreement with their neighbour about removing the wall our insured contacted us and we appointed a solicitor to act for them. Following protracted correspondence, both sides agreed to mediation, leading to an agreement for the wall's removal where it encroached on our insured's land. We paid the solicitor's fees of £5,250.



Assistance when you need it

Family Legal Solutions includes a number of useful assistance services providing helplines and online help. Here is a summary:

Legal and tax advice

- Legal advice line – 24/7, 365 days a year providing advice on personal legal matters within EU law.
- Tax advice line – open 9am-5pm, Monday to Friday (except bank holidays) to answer your personal tax queries subject to UK laws.
- Your query will be dealt with by a qualified specialists experienced in handling legal and tax related matters.
- Services are subject to fair and reasonable use.

Consumer Legal Services website

Access to an online service for downloading legal documents, letters and formal notices, such as;

- wills
- consumer dispute letters
- landlord notices.

Please note there may be a small charge for some documents.



Important information

Claims procedure

If you need to make a claim you must notify us as soon as possible.

1. Under no circumstances should you instruct your own lawyer or accountant as the insurer will not pay any costs incurred without our agreement.
2. You can request a claim form, between 9am and 5pm Monday to Friday (except bank holidays) by telephoning or by downloading one from our website.
3. We will issue you with a written acknowledgement within one working day of receiving your claim form.
4. Within five working days of receiving all the information needed to assess the availability of cover under the policy, we will write to you either:
 - confirming the appointment of a qualified representative who will promptly progress the claim for you; or
 - if the claim is not covered, explaining in full why and whether we can assist in another way.
5. When a lawyer is appointed they will try to resolve your dispute without delay, arranging mediation whenever appropriate. Matters cannot always be resolved quickly particularly if the other side is slow to cooperate or a legal timetable is decided by the courts.

What happens if I change my mind after taking out the policy?

The policy provides you with a 14 day reflection period in which to decide whether you wish to continue. Cancellation is fully explained in condition 9 of the policy wording.

What happens if the insurer cannot meet its liabilities?

Brit Syndicate 2987 at Lloyd's is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation up to 90% of the cost of your claim, in the unlikely event that the insurer cannot meet its obligations. Further information about compensation scheme arrangements is available from the FSCS.



Summary table

The table below shows a summary of cover. For full terms and conditions of the policy, please read the policy wording.



Significant features & benefits	Significant exclusions or limitations	Where found
<p>The insurer will pay the insured's legal costs & expenses and communication costs up to £50,000 including the cost of appeals for the following.</p>	<ul style="list-style-type: none"> • It must always be more likely than not that the insured's claim will be successful. • The insured must report their claim during the period of insurance and as soon as they become aware of the circumstances that could lead to a claim. • The insured always agrees to use an appointed advisor chosen by us before the issue of proceedings or in any claim falling under the jurisdiction of the small claims court. • Legal costs & expenses incurred prior to the acceptance of a claim. 	<p>Your policy cover</p> <p>4)</p> <p>5)</p> <p>What is not covered by this policy</p> <p>1.</p>
<p>1 Employment A dispute with a current, former or prospective employer relating to an insured's contract of employment or related legal rights.</p>	<p>The cost of an employer's internal disciplinary process or employee's grievance hearing or appeal.</p>	<p>What is not covered under Insured event 1</p> <p>3.</p>
<p>2 Contract A dispute arising from an agreement entered into by the insured for:</p> <ul style="list-style-type: none"> • buying or hiring consumer goods or services including your home • privately selling goods including your home • renting your home as a tenant or occupying it under a lease. 	<ul style="list-style-type: none"> • Disputes with tenants. • Loans, mortgages, savings, banking, pensions or investment products. • An insured's business, venture for gain, or employment. • A contract involving a motor vehicle. • Construction work or designing, converting or extending any building where the contract value exceeds £6,000 including VAT. 	<p>What is not covered under Insured event 2</p> <p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>6.</p>

Significant features & benefits	Significant exclusions or limitations	Where found
<p>3 Property A dispute relating to visible property following:</p> <ul style="list-style-type: none"> • physical damage to the insured's property • private or public nuisance or trespass. 	<p>The first £250 of each claim relating to nuisance or trespass.</p>	<p>What is not covered under Insured event 3</p> <p>1.</p>
<p>4 Personal injury We will pursue a claim following a sudden event directly causing the insured physical injury or death.</p>	<ul style="list-style-type: none"> • An illness which develops gradually over time. • Nervous shock, depression or psychological symptoms where the insured has not sustained physical injury to their body. 	<p>What is not covered under Insured event 4</p> <p>1.</p> <p>2.</p>
<p>5 Clinical negligence We will pursue a claim where the insured has been physically injured by clinical negligence.</p>	<p>Claims relating to a contract.</p>	<p>What is not covered under Insured event 5</p> <p>1.</p>
<p>6 Tax A formal aspect or full enquiry into the insured's personal tax affairs.</p>	<ul style="list-style-type: none"> • Late or inaccurate tax returns. • A business or venture for gain of the insured. • Where the Disclosure of Tax Avoidance Scheme Regulations apply. • Wealth, assets or money located outside of Great Britain and Northern Ireland. • An investigation by the Specialist Investigations Branch of HM Revenue & Customs. 	<p>What is not covered under Insured event 6</p> <p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>5.</p>
<p>7 Legal defence We will cover:</p> <ul style="list-style-type: none"> • work-related prosecutions and legal action against the insured for unlawful discrimination • the defence of a motoring prosecution • an investigation or disciplinary hearing brought by any professional or regulatory body. 	<ul style="list-style-type: none"> • Owning or driving a vehicle without motor insurance or driving without a valid licence. • Parking offences. 	<p>What is not covered under Insured event 7</p> <p>1.</p> <p>2.</p>

Significant features & benefits	Significant exclusions or limitations	Where found
<p>8 Loss of earnings We will pay lost salary or wages while the insured attends a court or tribunal at the request of the appointed advisor or to perform jury service.</p>	<p>The maximum the insurer will pay is £1,000.</p>	<p>What is not covered under Insured event 8</p>
<p>9 Identity theft A dispute arising from the misuse of the insured's personal information to commit fraud or other crimes.</p>	<p>Money claimed, goods, loans or other losses incurred following identity theft.</p>	<p>What is not covered under Insured event 9</p>
<p>Legal and tax advice Access by phone to legal and tax experts for EU-wide legal advice and UK tax advice.</p>	<ul style="list-style-type: none"> • We will not put advice in writing. • Advice is restricted to personal legal matters. • Advice on UK tax law is available Monday to Friday between 9am and 5pm (except bank holidays). • We cannot advise on financial planning or financial services products. • Services subject to fair and reasonable use. 	<p>Legal and tax advice</p>
<p>Identity theft advice and resolution service</p> <ul style="list-style-type: none"> • Advice about keeping your identity secure and fraud prevention tips. • Resolution service offers help with contacting the three credit reference agencies, bank or credit card companies to amend or dispute any incorrect data held. • The insurer will pay communication costs following identity theft. 	<ul style="list-style-type: none"> • Advice on identity theft is available between 8am and 8pm. • You will have to settle communication costs and claim them back from us. 	<p>Telephone helplines</p>

Significant features & benefits	Significant exclusions or limitations	Where found
<p>Consumer Legal Services website</p> <ul style="list-style-type: none"> • Visit our Consumer Legal Services website at www.araglegal.co.uk and register using your voucher code to download legal documents that can assist you with day-to-day legal issues. These include a free will and consumer complaint letters. • Many documents offer legal review services. • You can access our online law guide. 	<ul style="list-style-type: none"> • Documents are restricted to personal legal matters. • Some documents can only be used in England and Wales. • Many documents are free while others attract a modest charge. • Legal review services are subject to a fee. 	<p>Consumer Legal Services</p>
	<p>Territorial limit The UK, Channels Islands and the Isle of Man except for contract and personal injury where cover extends to the EU, Norway and Switzerland.</p> <p>Period of insurance Unless otherwise agreed the period of insurance shall be for twelve months.</p> <p>Legal costs & expenses</p> <ul style="list-style-type: none"> • Reasonable costs incurred by the appointed advisor. • The other side's legal costs. • Communication costs. 	<p>Meaning of words & terms Territorial limit</p> <p>Meaning of words & terms Period of insurance</p> <p>Meaning of words & terms Legal costs & expenses</p>

How we handle complaints

Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, this should be addressed to our Customer Relations Department who will arrange to have it reviewed at the appropriate level. We can be reached in the following ways:



0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).



customerrelations@arag.co.uk



ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

Step 2

Should you remain dissatisfied you can pursue your complaint further with Lloyd's. They can be reached in the following ways:



0207 327 5693, Fax: 0207 327 5225



complaints@lloyds.com, Website: www.lloyds.com/complaints



Lloyd's, One Lime Street, London EC3M 7HA.

Step 3

If Lloyd's is not able to resolve the complaint to your satisfaction then you can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. The FOS can normally deal with complaints from small businesses with an annual turnover of less than €2 million. They can be contacted at:



0800 0234 567 or 0300 123 9123



complaint.info@financial-ombudsman.org.uk



Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

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ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

www.arag.co.uk