

# Essential Business Legal

## Statement of customer demands and needs

Please consider the following questions in order to decide whether ARAG Essential Business Legal meets your demands and needs. This statement is not a summary of cover.

- Would you like to be able to access free business legal advice by telephone or digitally, and/or to download legal documents such as an employee handbook, debt collection letters and Health & Safety at Work documentation?
- Would you benefit from a free online legal healthcheck?
- Would you require legal representation if an employee or ex-employee alleges that you have breached their contractual terms or employment rights and pursues a claim against you? (Please note that the cover for employment disputes will not fully satisfy the demands and needs of businesses which engage workers on a casual or freelance basis who they do not fully control, and/or workers who choose whether or not they wish to perform work.)
- Would you like to be protected against the payment of compensation to an employee or ex-employee?
- Would you like help from a tax consultant or accountant to negotiate with HM Revenue & Customs if you are notified that an enquiry into your business accounts will be opened, or if there is a dispute over VAT or compliance with PAYE or National Insurance regulations?
- Would you wish to use mediation or pursue a legal claim against the party responsible if your property is damaged, or if you suffer nuisance or trespass - and get all of the costs covered?
- Would you seek to protect your business and its employees against legal costs if an allegation or a complaint results in a criminal investigation or prosecution (including motor-related offences), professional or regulatory investigation or disciplinary hearing being brought?
- Is your business subject to a statutory licence?
- Would you wish to protect your executive officers against legal costs if there is an HM Revenue & Customs enquiry into their tax affairs, a motoring prosecution, personal identity theft, a dispute between business partners arising from the terms of a partnership agreement or if they receive publicity that could cause reputational damage?
- If your business is exposed to adverse publicity would you wish to access professional communication management services to limit reputational damage?
- Would you wish to be protected against legal costs if you have a dispute with a customer or supplier or if you wish to recover debts owed to your business? (Please note that the cover for contract disputes and debt recovery will not fully satisfy the demands and needs of businesses which enter into agency agreements or which supply IT systems, software, internet services or computer hardware.)
- Do you understand that for a legal expenses claim to be accepted, it must be assessed as having a 51% or more chance of achieving a successful outcome?