



# Day One Benefits

With most insurance policies, if you don't make a claim then you don't get any real benefit. Our Essential Business legal policy is different, it offers wraparound legal service from day one. These are some of the benefits your customer can access straight away, to help them manage and minimise any legal risks to their business.

## 24/7 Business Support Legal Advice

Access to legal advice 24 hours a day, 7 days a week, on any legal problem affecting your customers business, if they have their phone, they can speak to a lawyer wherever they are, whenever they like. This can include advice on issues such as employment and redundancy, health & safety, or statutory licences, it can also relate to changes to legislation such as National Minimum Wage and National Insurance.

### Tax helpline

They can also obtain tax related advice from our tax helpline on any matter effecting your business.

### Counselling helpline

Qualified counsellors provide free confidential support and advice by phone to your employees or their family members who are suffering from emotional upset or feeling worried and anxious about a personal or work-related problem.

## Legal Documents

### 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, contracts of employment, health and safety information, and debt recovery letters and much, much more. The website is full of jargon-free legal information, to help guide you through the complexities of dealing with almost any legal matter.

### Top 15 most popular documents

- Employment agreement
- Employment handbook
- Consultancy agreement
- Privacy and cookie notice for a website
- Employment statement
- Health & safety compliace review and policy creator
- Debt collection letters for unpaid invoices
- Fixed-term employment agreement
- Privacy notice for employers
- Job offer letter
- Zero-hours worker agreement
- Employee disciplinary meeting letter
- Assured shorthold tenancy agreement
- Staff appraisal form
- Interview checklist

## Legal articles

We create legal articles on a wide range of business-related subjects to help your customers keep on top of sudden and planned changes to legislation. The topics include things such as the recent changes to legislation, debt recovery and mediation, they are freely available from our website <https://www.arag.co.uk/news-press/>

## Crisis communication

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

## Legal Insurance

If the worst comes to the worst and your customer needs to make a legal claim, all of the following is covered.

### What your customers 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 (optional 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.

