

Commercial Legal Protection

Legal advice and protection for your business



BALENS
Specialist Insurance Brokers



Thank you for purchasing this policy.

This is your Policy Wording

Policy number: TS5/3536365 (Individuals)

or **TS5/6887286 (UCA Chiropractors)**

or **TS5/6935335 (Osteopaths)**

Online law guide and document drafting

Employment Manual: Visit www.arag.co.uk/customer/business-legal-expenses-insurance/employment-manual

The ARAG Employment Manual offers comprehensive, up to date guidance on employment law. To view it, please visit www.arag.co.uk/customer/business-legal-expenses-insurance/employment-manual

ARAG Businesslaw: Visit www.aragbusinesslaw.co.uk

What is ARAG Businesslaw?

ARAG Businesslaw contains a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help **you** with the day-to-day running of **your business**, including comprehensive, current guidance on employment law, as well as helping **you** to manage its exposure to legal risk.



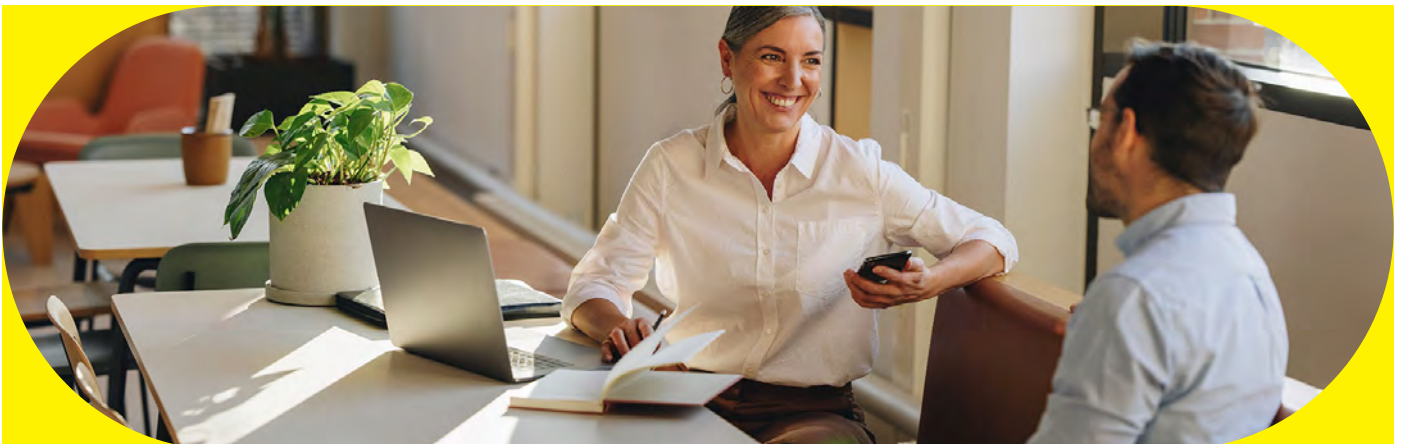
ARAG Businesslaw's document builders can help **you** quickly create documents such as:

- HR policies
- T&C documentation
- Privacy statements
- Copyright and trademark licences
- Data protection policy
- Employee contracts
- Debt recovery letters

In addition, ARAG Businesslaw contains hundreds of regularly updated expert guides and videos on topics such as branding, crowdfunding, financial and tax planning, and marketing strategy to help build and grow **your business**.

How do I get started?

1. Visit www.aragbusinesslaw.co.uk
2. Enter **DASBRES100** into the 'voucher code' text box and press **Validate Voucher**.
3. Fill out **your** name and email address, create a password, and specify what type of **business you** have.
4. Validate **your** email address by pressing the link in the confirmation email that **you** receive.



Helpline services

You can contact **our** UK-based call centre 24 hours a day, seven days a week during the **period of insurance**. However, **we** may need to arrange to call **you** back depending on the enquiry. To help **us** check and improve **our** service standards, **we** may record all calls. When phoning, please quote **your** policy number **TS5/3536365** (Individuals) or **TS5/6887286** (UCA Chiropractors) or **TS5/6935335** (Osteopaths) and the name of the insurance provider who sold **you** the policy.

Legal advice: Call 0344 893 6911

Advice can be provided on any commercial legal problem affecting **your business** under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway.

Wherever possible the Legal Advice helpline aims to provide immediate advice from a qualified legal adviser. However, if this is not possible they will arrange to call **you** back at a time to suit **you**.

Advice on the laws of England and Wales can be provided 24 hours a day, 365 days a year. Beyond this jurisdiction, or for very specialist legal matters, **we** will refer **you** to one of **our** specialist advisers.

Specialist advice is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside of these times, we will arrange to call you back.



Tax advice: Call 0344 893 6911

Advice can be provided on any tax matters affecting the **business**, under UK law.

This service is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, we will arrange to call you back.

Counselling service: Call 0344 893 9012

We will provide **your** employees (and any members of their immediate family who permanently live with them) with a confidential counselling service over the phone if they are aged 18 or over (or aged between 16 and 18 and in full-time employment). This includes, where appropriate, onward referral to relevant voluntary and/or professional services. Any costs arising from the use of these referral services will not be paid by **us**.

The counselling service helpline is open 24 hours a day, seven days a week.

We will not accept responsibility if the helpline services are unavailable for reasons we cannot control.

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The meaning of words in this policy

The following words have these meanings wherever they appear in this policy in **bold**:

Appointed representative

The **preferred law firm**, law firm, **tax consultancy**, accountant or other suitably qualified person **we** appoint to act on the **insured person's** behalf.

ARAG Standard Terms of Appointment

The terms and conditions (including the amount **we** will pay to an **appointed representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an **appointed representative** the amount is currently £100 per hour. This amount may vary from time to time.

Business

As shown in the policy schedule.

Business premises

As shown in the policy schedule.

Costs and expenses

- a) All reasonable and necessary costs chargeable by the **appointed representative** and agreed by **us** in accordance with the **ARAG Standard Terms of Appointment**.
- b) The costs incurred by opponents in civil cases if the **insured person** has been ordered to pay them, or the **insured person** pays them with **our** agreement.

Countries covered

- a) For insured incidents **Legal defence** (excluding **5 Statutory notice appeals**)
The United Kingdom of Great Britain and Northern Ireland, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey.

- b) For all other insured incidents
The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Date of occurrence

- a) For civil cases (other than under insured incident **Tax protection**), the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the **date of occurrence** is the date of the first of these events. (This is the date the event happened, which may be before the date **you** or an **insured person** first became aware of it.)
- b) For criminal cases, the date the **insured person** began, or is alleged to have begun, to break the law.
- c) For insured incident **Statutory licence appeal**, the date when **you** first became aware of the proposal by the relevant licensing or regulatory authority to suspend, alter the terms of, refuse to renew or cancel **your** licence, mandatory registration or British Standard Certificate of Registration.
- d) For insured incident **Tax protection**, the date when HM Revenue & Customs, or the relevant authority, first notifies **you** of its intention to carry out an enquiry. For **VAT** or **employer compliance disputes**, the date the dispute arises during the **period of insurance** following the issue of an assessment, written decision or notice of a civil penalty.
- e) For insured incident **Legal defence 5 Statutory notice appeals**, the date when the **insured person** is issued with the relevant notice and has the right to appeal.
- f) For insured incidents **Pre disciplinary hearings** and **Disciplinary hearings**, (if shown as operative in **your** policy schedule), the date of the event which leads to a complaint being made against the **insured person**. If there is more than one event arising at different times, but relating to the same complaint, the **date of occurrence** is the date of the first of these events.

Employer compliance dispute

A dispute with HM Revenue & Customs concerning **your** compliance with Pay As You Earn, Social Security, Construction Industry or IR35 legislation and regulations.

Insured person

You and the directors, partners, managers, employees and any other individuals declared to **us** by **you**.

Period of insurance

The period for which **we** have agreed to cover the **insured person**.

Preferred law firm or tax consultancy

A law firm, barristers' chambers or tax expert **we** choose to provide legal or other services. These specialists are chosen as they have the proven expertise to deal with the **insured person's** claim and must comply with **our** agreed service standard levels, which **we** audit regularly. They are appointed according to the **ARAG Standard Terms of Appointment**.

Reasonable prospects

- a) For civil cases, except insured incidents **Pre disciplinary hearings** and **Disciplinary hearings**, the prospects that the **insured person** will recover losses or damages or a reduction in tax or National Insurance liabilities (or obtain any other legal remedy that **we** have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. **We**, or a **preferred law firm** or **tax consultancy** on **our** behalf, will assess whether there are **reasonable prospects**.

- b) For criminal cases, and insured incidents **Pre disciplinary hearings** and **Disciplinary hearings** (if shown as operative in **your** policy schedule), there is no requirement for there to be prospects of a successful outcome, however for appeals the prospects must be at least 51%.

Tax enquiry

A written notice of enquiry, issued by HM Revenue & Customs, to carry out an Income Tax or Corporation Tax compliance check which either:

- i) includes a request to examine any aspect of **your** books and records; or
ii) advises of a check of **your** whole tax return.

VAT dispute

A dispute with HM Revenue & Customs following the issue of an assessment, written decision or notice of a civil penalty relating to **your** VAT affairs.

We/Us/Our/ARAG

ARAG Legal Expenses Insurance Company Limited.

You/Your

The **business** that has taken out this policy (shown as the policyholder in the policy schedule).

Welcome to ARAG

Thank **you** for purchasing this **ARAG** Commercial Legal Protection policy.

ARAG Legal Expenses Insurance Company Limited (**'ARAG'**) is the underwriter and provides the legal protection insurance and additional services under **your** policy.

To make sure that **you** get the most from **your ARAG** cover, please take time to read the policy which explains the contract between **you** and **us**. Please take care in following the procedures throughout the policy.

Helping you with your legal problems

If **you** wish to speak to **our** legal teams about a legal problem, please phone **us** on **0334 893 6911**. **We** will ask **you** about **your** legal issue and if necessary call back to give legal advice.



Making a claim

If **your** issue cannot be dealt with through legal advice and needs to be dealt with as a potential claim under this policy, phone **us** on **0334 893 6911** and **we** will give **you** a reference number. At this point **we** will not be able to tell **you** whether the claim is covered or not but **we** will pass the information **you** have given **us** to **our** claims-handling teams and explain what to do next.

Please do not ask for help from a lawyer, accountant or anyone else before **we** have agreed that **you** should do so. If **you** do, **we** will not pay the costs involved even if **we** accept the claim.



Our agreement

This policy, the policy schedule and any endorsement shall be considered as one document.

We agree to provide the insurance described in this policy for **you** (or where specified, the **insured person**) in respect of any insured incident arising in connection with the **business** shown in the schedule, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this policy, provided that:

1. **reasonable prospects** exist for the duration of the claim
2. the **date of occurrence** of the insured incident is during the **period of insurance**, or
3. during the currency of a previous equivalent legal expenses insurance policy, provided that:
 - the previous legal expenses insurance policy required **you** to report claims during its currency
 - **you** could not have notified a claim previously as **you** could not have reasonably been aware of the insured incident
 - cover has been continuously maintained in force
 - **we** will not cover any claim that should have been covered under a previously operative legal expenses insurance policy
 - the available limit of indemnity shall be limited to the lesser of the sums payable under this or **your** previous policy
4. any legal proceedings will be dealt with by a court, or other body which **we** agree to, within the **countries covered**, and
5. the insured incident happens within the **countries covered**.



What we will pay

We will pay an **appointed representative**, on **your** behalf, **costs and expenses** incurred following an insured incident, and any compensation awards that **we** have agreed to, provided that:

1. the most **we** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is **£100,000**
2. the most **we** will pay in **costs and expenses** is no more than the amount **we** would have paid to a **preferred law firm** or **tax consultancy**. The amount **we** will pay a law firm (where acting as an **appointed representative**) is currently £100 per hour. This amount may vary from time to time
3. in respect of an appeal or the defence of an appeal, **you** must tell **us** within the time limits allowed that **you** want to appeal. Before **we** pay the **costs and expenses** for appeals, **we** must agree that **reasonable prospects** exist
4. for an enforcement of judgment to recover money and interest due to **you** after a successful claim under this policy, **we** must agree that **reasonable prospects** exist
5. where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **we** will pay in **costs and expenses** is the value of the likely award, and
6. in respect of **Legal defence 6 Jury service and court attendance** the maximum **we** will pay is the **insured person's** net salary or wages for the time that the **insured person** is absent from work less any amount **you**, the court or tribunal pays.

What we will not pay

1. In the event of a claim, if **you** decide not to use the services of a **preferred law firm** or **tax consultancy**, **you** will be responsible for any costs that fall outside the **ARAG Standard Terms of Appointment** and these will not be paid by **us**.



Insured incidents

What is covered Please also refer to our agreement on page 8	What is not covered Please also refer to the policy exclusions on page 14
Pre disciplinary hearings This cover is only operative if shown as operative in the policy schedule. If the insured person receives an official notification from their regulatory body in respect of a complaint made against them, we will arrange for a preferred law firm to provide a formal response. The most we will pay is £600 plus VAT.	
► For advice and to make a claim call 0344 893 6911	
Disciplinary hearings This cover is only operative if shown as operative in the policy schedule. We will pay costs and expenses to defend the insured person's legal rights: If an event results in a disciplinary case brought against the insured person by the relevant authority or professional body.	
► For advice and to make a claim call 0344 893 6911	
Legal defence Costs and expenses to defend the insured person's legal rights: 1) Criminal pre-proceedings cover Prior to the issue of legal proceedings, when dealing with the Police, Health and Safety Executive and/or Local Authority Health and Safety Enforcement Officer where it is alleged that the insured person has or may have committed a criminal offence. Provided that: <i>for claims relating to the Health and Safety at Work etc Act 1974 the countries covered shall be any place where the Act applies.</i> <i>Please note we will only cover criminal investigations and/or prosecutions which arise in direct connection with the activities of the business shown in the schedule.</i> <i>Please see Our agreement, page 8.</i>	A claim relating to the following: 1) any criminal investigation or enquiry by, with or on behalf of HM Revenue & Customs <i>Please note this exclusion applies to section 1 of the Legal defence cover.</i>
► For advice and to make a claim call 0344 893 6911	

What is covered Please also refer to our agreement on page 8	What is not covered Please also refer to the policy exclusions on page 14
<p>Legal defence <i>(continued)</i></p> <p>2) Criminal prosecution defence</p> <p>Following an event which leads to the insured person being prosecuted in a court of criminal jurisdiction.</p> <p>Provided that:</p> <p><i>for claims relating to the Health and Safety at Work etc Act 1974 the countries covered shall be any place where the Act applies.</i></p> <p><i>Please note we will only cover criminal investigations and/or prosecutions which arise in direct connection with the activities of the business shown in the schedule. Please see Our agreement, page 8.</i></p>	<p>A claim relating to the following:</p> <p>2) prosecution due to infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle.</p> <p><i>Please note this exclusion applies to sections 1 and 2 of the Legal defence cover.</i></p>
<p>► For advice and to make a claim call 0344 893 6911</p>	
<p>3) Data protection</p> <p>If civil action is taken against the insured person for compensation under data protection legislation, when handling personal data in their capacity as a data controller and/or a data processor by:</p> <p>a) An individual. We will also pay any compensation award in respect of such a claim.</p> <p>b) Another data controller and/or data processor, which arises out of, or relates to, a claim made by an individual for compensation against that data controller and/or data processor. Please note we will not pay any compensation award in respect of such a claim.</p> <p>Provided that:</p> <p><i>in respect of 3a) any sum of money in settlement of a dispute is awarded by a court under a judgment made after full argument and otherwise than by consent or default, or is payable under settlement approved in advance by us.</i></p> <p><i>Please note we will not cover the cost of fines imposed by the Information Commissioner, or any other regulatory and/or criminal body. Please see Policy exclusion 3, page 14.</i></p>	<p>3) a) the loss, alteration, corruption or distortion of, or damage to stored personal data, or</p> <p>b) a reduction in the functionality, availability, or operation of stored personal data</p> <p>resulting from hacking (unauthorised access), malicious or negligent transfer (electronic or otherwise) of a computer program that contains any malicious or damaging code, computer virus or similar mechanism.</p> <p><i>Please note this exclusion applies to section 3 of the Legal defence cover.</i></p>
<p>► For advice and to make a claim call 0344 893 6911</p>	

What is covered	What is not covered
Please also refer to our agreement on page 8	Please also refer to the policy exclusions on page 14
Legal defence (continued) 4) Wrongful arrest If civil action is taken against you for wrongful arrest in respect of an accusation of theft alleged to have been carried out during the period of insurance .	
► For advice and to make a claim call 0344 893 6911	
5) Statutory notice appeals In an appeal against the imposition or terms of any statutory notice issued under legislation affecting your business .	4) an appeal against the imposition or terms of any statutory notice issued in connection with your licence, mandatory registration or British Standard Certificate of Registration 5) a statutory notice issued by an insured person's regulatory or governing body.
► For advice and to make a claim call 0344 893 6911	
6) Jury service and court attendance An insured person's absence from work: <ul style="list-style-type: none"> a) to perform jury service b) to attend any court or tribunal at the request of the appointed representative. The maximum we will pay is the insured person's net salary or wages for the time that they are absent from work less any amount you , the court or tribunal, have paid them. Provided that: for each of the above sections of Legal defence cover you request us to provide cover for the insured person .	
► For advice and to make a claim call 0344 893 6911	

What is covered

Please also refer to our agreement on page 8

Tax protection

Costs and expenses for an **appointed representative** following:

- 1) A **tax enquiry**
- 2) An **employer compliance dispute**
- 3) A **VAT dispute**.

Provided that:

you have taken reasonable care to ensure that all returns are complete and correct and are submitted within the statutory time limits allowed.

Please note **we** will only cover tax claims which arise in direct connection with the activities of the **business** shown in the schedule. Please see **Our agreement**, page 8.

What is not covered

Please also refer to the policy exclusions on page 14

A claim relating to the following:

- 1) any claim relating to a tax avoidance scheme
- 2) any failure to register for Value Added Tax or Pay As You Earn
- 3) any investigation or enquiries by, with or on behalf of HM Revenue & Customs Special Investigations Section, Special Civil Investigations, Criminal Investigations Unit, Criminal Taxes Unit, under Public Notice 160 or by the Revenue & Customs Prosecution Office
- 4) any claim relating to import or excise duties and import VAT
- 5) any investigation or enquiry by HM Revenue & Customs into alleged dishonesty or alleged criminal offences.

► For advice and to make a claim call 0344 893 6911

Statutory licence appeal

An appeal to the relevant statutory or regulatory authority, court or tribunal following a decision by a licensing or regulatory authority to suspend, or alter the terms of, or refuse to renew, or cancel **your** licence, mandatory registration or British Standard Certificate of Registration.

A claim relating to the following:

- 1) assistance with the application process either in relation to an original application or application for renewal of a statutory licence, mandatory registration or British Standard Certificate of Registration
- 2) the ownership, driving or use of a motor vehicle.

► For advice and to make a claim call 0344 893 6911



Policy exclusions

We will not pay for the following:

1. Late reported claims

Any claim reported to **us** more than 180 days after the date the **insured person** should have known about the insured incident.

2. Costs we have not agreed

Costs and expenses incurred before **our** written acceptance of a claim.

3. Court awards and fines

Fines, penalties, compensation or damages which the **insured person** is ordered to pay by a court or other authority, other than compensation awards covered under insured incident **Legal defence**.

4. Legal action we have not agreed

Legal action an **insured person** takes which **we** or the **appointed representative** have not agreed to, or where the **insured person** does anything that hinders **us** or the **appointed representative**.

5. Intellectual property rights

Any claim relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements.

6. Deliberate acts

Any insured incident deliberately or intentionally caused by an **insured person**.

7. Franchise or agency agreements

Any claim relating to rights under a franchise or agency agreement entered into by **you**.

8. A dispute with ARAG

A dispute with **us** not otherwise dealt with under Policy Condition 8.

9. Shareholding or partnership disputes

Any claim relating to a shareholding or partnership share in the **business** shown in the policy schedule.

10. Judicial review

Costs and expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.

11. Nuclear, war and terrorism risks

Any claim caused by, contributed to by or arising from:

- a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
- c) war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or any other act of terrorism or alleged act of terrorism as defined by the Terrorism Act 2000;
- d) pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

12. Bankruptcy

Any claim where either at the start of, or during the course of a claim, **you**:

- a) are declared bankrupt
- b) have filed a bankruptcy petition
- c) have filed a winding-up petition
- d) have made an arrangement with **your** creditors
- e) have entered into a deed of arrangement
- f) are in liquidation
- g) part or all of **your** affairs or property are in the care or control of a receiver or administrator.

13. Defamation

Any claim relating to written or verbal remarks that damage the **insured person's** reputation.

14. Calendar date devices

Any claim directly or indirectly caused by or resulting from any device failing to recognise, interpret or process any date as its true calendar date.

15. Litigant in person

Any claim where an **insured person** is not represented by a law firm, barrister or tax expert.

Policy conditions

1. Your representation

- a) On receiving a claim, if representation is necessary, **we** will appoint a **preferred law firm** or **tax consultancy** as **your appointed representative** to deal with **your** claim. They will try to settle **your** claim by negotiation without having to go to court.
- b) If the appointed **preferred law firm** or **tax consultancy** cannot negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then **you** may choose a law firm or tax expert to act as the **appointed representative**. **We** will choose the **appointed representative** to represent **you** in any proceedings where **we** are liable to pay a compensation award.
- c) If **you** choose a law firm as **your appointed representative** who is not a **preferred law firm** or **tax consultancy**, **we** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm** or **tax consultancy**. However if they refuse to act on this basis, the most **we** will pay is the amount **we** would have paid if they had agreed to the **ARAG Standard Terms of Appointment**. The amount **we** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This amount may vary from time to time.
- d) The **appointed representative** must co-operate with **us** at all times and must keep **us** up to date with the progress of the claim.

2. Your responsibilities

An **insured person** must:

- a) co-operate fully with **us** and the **appointed representative**;
- b) give the **appointed representative** any instructions that **we** ask **you** to.

3. Offers to settle a claim

- a) An **insured person** must tell **us** if anyone offers to settle a claim and must not negotiate or agree to any settlement without **our** written consent.
- b) If an **insured person** does not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**.
- c) **We** may decide to pay an **insured person** the reasonable value of the claim that the **insured person** is claiming or is being claimed against them instead of starting or continuing legal action. In these circumstances an **insured person** must allow **us** to take over and pursue or settle a claim in their name. An **insured person** must allow **us** to pursue at **our** own expense and for their benefit, any claim for compensation against any other person and an **insured person** must give **us** all the information and help **we** need to do so.

4. Assessing and recovering costs

- a) An **insured person** must instruct the **appointed representative** to have **costs and expenses** taxed, assessed or audited if **we** ask for this.
- b) An **insured person** must take every step to recover **costs and expenses** and court attendance and jury service expenses that **we** have to pay and must pay **us** any amounts that are recovered.

5. Cancelling an appointed representative's appointment

If the **appointed representative** refuses to continue acting for an **insured person** with good reason or if an **insured person** dismisses the **appointed representative** without good reason, the cover **we** provide will end at once, unless **we** agree to appoint another **appointed representative**.

6. Withdrawing cover

If an **insured person** settles a claim or withdraws their claim without **our** agreement, or does not give suitable instructions to the **appointed representative**, **we** can withdraw cover and will be entitled to reclaim any **costs and expenses** **we** have paid.

7. Expert opinion

We may require **you** to get, at **your** own expense, an opinion from an expert, that **we** consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by **us** and the cost agreed in writing between **you** and **us**. Subject to this **we** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence.

8. Arbitration

If there is a disagreement about the handling of a claim and it is not resolved through **our** internal complaints procedure the Financial Ombudsman Service may be able to help. This is a free complaint resolution service for eligible complaints. (Details available from www.financial-ombudsman.org.uk)

Alternatively, there is a separate arbitration process available that can be used to settle any dispute with **us**. The arbitrator will be a jointly agreed barrister, solicitor or other suitably qualified person. If there is a disagreement over the choice of arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the parties or one party may pay all the costs.

9. Keeping to the policy terms

An **insured person** must:

- a) keep to the terms and conditions of this policy
- b) take reasonable steps to avoid and prevent claims
- c) take reasonable steps to avoid incurring unnecessary costs
- d) send everything **we** ask for in writing, and
- e) report to **us** full and factual details of any claim as soon as possible and give **us** any information **we** need.

10. Cancelling the policy

You can cancel this policy by telling **us** at any time as long as **you** tell **us** at least 14 days beforehand. **We** can cancel this policy at any time as long as **we** tell **you** at least 14 days beforehand.

Subject to the terms of business between **you** and the person who sold **you** this policy, **you** may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between **you** and the person who sold **you** this policy. Please contact them directly for full details of charges.

11. Fraudulent claims

We will, at **our** discretion, void the policy (make it invalid) from the date of claim, or alleged claim, and/or **we** will not pay the claim if:

- a) a claim the **insured person** has made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
- b) a false declaration or statement is made in support of a claim.

12. Claims under this policy by a third party

Apart from **us, you** are the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third-party rights or interest.

13. Other insurances

If any claim covered under this policy is also covered by another policy, or would have been covered if this policy did not exist, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

14. Law that applies

This policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where **your business** is registered. Otherwise the law of England and Wales applies.

All Acts of Parliament mentioned in this policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.



Privacy

When you purchase and use an ARAG product **we** will process personal information about you and anyone else whose details are provided to **us** to provide you with a service or a claim.

We process your personal information in accordance with **our** Privacy Notice. You can find **our** Privacy Notice online at www.arag.co.uk/privacy. Alternatively you can make a request for a printed copy to be sent to you by contacting dataprotection@arag.co.uk

How to make a complaint

We always aim to give the **insured person** a high quality service. If the **insured person** thinks **we** have let them down, they can contact **us** by:

- phoning **0344 893 9013**
- emailing customer-relations@arag.co.uk
- writing to the **Customer Relations Department | ARAG Legal Expenses Insurance Company Limited | Unit 4a | Greenway Court | Bedwas | Caerphilly | CF83 8DW**
- completing **our** online complaint form at www.arag.co.uk/complaints

Further details of **our** internal complaint-handling procedures are available on request.

If the **insured person** is not happy with the complaint outcome or if **we**'ve been unable to respond to their complaint within 8 weeks, they can, provided **you** are an eligible small business, charity or trust, ask the Financial Ombudsman Service for a free and independent review of their complaint.

The **insured person** can contact them by:

- phoning **0800 023 4567** (free from mobile phones and landlines) or **0300 123 9123**
- emailing complaint.info@financial-ombudsman.org.uk
- writing to **The Financial Ombudsman Service | Exchange Tower | London | E14 9SR**

Further information is available on their website: www.financial-ombudsman.org.uk

Using this service does not affect the **insured person's** right to take legal action.

The Financial Ombudsman's role is to assess **our** handling of a claim in light of the policy terms. It is not to assess the quality of legal advice. If the **insured person** is unhappy with the service provided by an **appointed representative** the relevant complaint-handling procedure is available on request.

About ARAG

Registered Address:

ARAG Legal Expenses Insurance Company Limited |
Unit 4a | Greenway Court | Bedwas | Caerphilly | CF83 8DW

Registered in England and Wales | Company
Number 103274 | Website: www.arag.co.uk

ARAG Legal Expenses Insurance Company Limited
is authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority
(FRN202106) and the Prudential Regulation Authority.

Financial Services Compensation Scheme

We are covered by the Financial Services
Compensation Scheme (FSCS). Compensation
from the scheme may be claimed if **we** cannot
meet **our** obligations. This will be dependent
on the type of business and the circumstances
of the claim. More information on the compensation
scheme arrangements can be found on the
FSCS website, www.fscs.org.uk



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Your important information

Legal advice helpline

Call **0344 893 6911**
when you require legal advice

Counselling service

Call **0344 893 9012**
for confidential counselling

Claims helpline

Call **0344 893 6911**
when you need to make a claim

ARAG Businesslaw

Visit www.aragbusinesslaw.co.uk for online legal advice and documents. When registering, please use the following voucher code to gain access: **DASBRES100**

Tax advice service

Call **0344 893 6911**
when you require tax advice

ARAG Employment Manual

Visit www.arag.co.uk/customer/business-legal-expenses-insurance/employment-manual