

Commercial Legal Protection

Insurance Product Information Document

Company: ARAG Legal Protection Limited

Product: Commercial Legal Protection

ARAG Legal Protection Limited is registered in Republic of Ireland (Company No. 639625). Registered Office: Europa House, Harcourt Centre, Harcourt Street, Dublin 2, D02 WR20. ARAG Legal Protection Limited is regulated by the Central Bank of Ireland.

This document is a summary of the insurance cover and restrictions. Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

What is this type of insurance?

Commercial Legal Protection provides you with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems covered by this policy in relation to your business activities.



What is insured?

Employment Disputes and Financial Compensation Awards

- ✓ Defending your legal rights:
 - prior to the issue of proceedings before a Workplace Relations Adjudicator, court or tribunal following the dismissal of an employee; or
 - in proceedings following a dispute relating to an employee or former employee's employment contract, or an alleged breach of their (or a former or prospective employee's) statutory rights
- ✓ For accepted Employment Disputes claims, payment of Financial compensation awards

Legal Defence

- ✓ Defence of your and your employees' legal rights following an alleged criminal offence, or prosecution under data protection legislation
- ✓ Defending your employees in civil action taken against them as a trustee of a pension fund
- ✓ Appealing a statutory notice affecting the business
- ✓ Payment of an employee's salary or wages whilst attending a court or tribunal or doing jury service

Statutory Licence Appeals

- ✓ An appeal following a decision to suspend, or alter the terms of, or refuse to renew, or cancel your licence

Disciplinary Hearings

- ✓ Defending an insured person in a disciplinary case by a regulatory or professional body

Property Protection

- ✓ Pursuing disputes relating to your physical property following:
 - someone causing damage to such property
 - a legal nuisance or trespass

Bodily Injury

- ✓ Sudden or specific accidents causing the death of or bodily injury to an employee or their family

Tax Protection

- ✓ A full revenue audit
- ✓ An employers' compliance dispute
- ✓ A VAT dispute

Debt Recovery

- ✓ Disputes relating to the recovery of money and interest due from the sale or provision of goods or services



What is not insured?

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Legal problems that started before the date your cover begins
- ✗ Costs which exceed your policy limits as stated in your policy schedule
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ If we agree you can choose your own lawyer, any costs above €150 per hour



Are there any restrictions on cover?

You are not covered for:

- ! The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest unless we are liable for a compensation award under the policy
- ! **Employment Disputes and Financial Compensation Awards** claims relating to:
 - employee internal disciplinary or grievance procedures
 - disputes within the first 90 days of the start of this policy
 - a dispute with an employee subject to a warning issued 180 days immediately preceding the start date of this policy if the dispute arises within 180 days of the policy start date
 - any claim relating to a redundancy which occurs within the first 180 days of the start of this policy
 - compensation awards following a breach of statutory duty, where you did not seek and follow legal advice after becoming aware of the issue
- ! **Legal Defence** for criminal prosecutions relating to parking offences or driving without motor insurance or where you have use of 6 or more vehicles for the business
- ! **Bodily Injury** claims relating to an illness or injury that happens gradually, or those solely for psychological injury or mental illness, or clinical negligence
- ! **Tax Protection** claims relating to an investigation or enquiry by Revenue Commissioners into alleged dishonesty or alleged criminal offences

continued



What is insured? (continued)

Motor Contract Disputes (including Motor Debt Recovery)

- ✓ Disputes over the purchase, sale, hire, insuring, servicing or repairing of an insured vehicle

Accident Loss Recovery

- ✓ Pursuing disputes to recover uninsured losses after an event which causes damage to an insured vehicle

Telephone helplines and other services

- ✓ Legal advice
- ✓ Health and medical information service
- ✓ Counselling
- ✓ Employment manual



Are there any restrictions on cover? (continued)



Debt Recovery claims:

- relating to a dispute arising within the first 90 days of the policy (if the agreement was entered into before the start of this policy)
- where the amount in dispute is €750 or less (excl. VAT)
- relating to the sale, purchase, lease, licence, or tenancy of land or buildings
- relating to financial products including advice in connection with such products
- relating to motor vehicles owned by you



Motor Contract Disputes (including Motor Debt Recovery)

- where the amount in dispute is €1,250 or less (excl. VAT)
- relating to an insurance settlement



Accident Loss Recovery

- relating to a contract between the insured person and the third party



Excess payments – you must pay:

- the first €300 of any contract disputes claim, unless the dispute relates to an undisputed debt



Where am I covered?

- ✓ For **Legal Defence** (excluding Statutory notice appeals), **Bodily Injury** and **Accident Loss Recovery** claims, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey
- ✓ For all other insured incidents, the Republic of Ireland



What are my obligations?

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and keep any amounts we have to pay as low as possible
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need
- Comply with our claims handling instructions provided in the Conditions Precedent to Tax Protection Claims



When and how do I pay?

Payment options will be subject to the agreement between you and the person who is selling you this policy.



When does the cover start and end?

This cover will last for one year and the dates of cover will be included in your policy documentation. If in any doubt, please speak to the person who sold you this policy.



How do I cancel the contract?

You can cancel this policy by telling us at any time as long as you tell us 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.