



LEGAL SERVICES

Family Legal Solutions



Policy Summary

This summary does not contain the full terms and conditions of this insurance contract; these can be found in the policy document.

What is Family Legal Solutions?

Family Legal Solutions is a cost-effective insurance product that will help protect you and your family should you need to pursue or defend your legal rights. Legal issues can be complex and sometimes difficult to resolve, but with Family Legal Solutions you will have peace of mind knowing that we are with you every step of the way, by removing the financial burden that stressful legal situations can bring. Family Legal Solutions is designed to help in a number of situations including:

- the sale or purchase of goods and services, even those relating to building work carried out on your home
- providing assistance in resolving insurance claims, where there is a dispute over the benefits of the policy
- if your identity is used by another person to commit fraud or other crimes
- if you have an employment dispute such as a claim for unfair dismissal or redundancy, or if during the course of your employment, a criminal charge is or could be brought against you
- pursuing a claim for death or injury against a negligent third party
- helping you when there is a formal aspect or full enquiry into your personal tax affairs
- disputes with your neighbours regarding a boundary, noise or other legal nuisance

Our claims staff, and those professionals appointed on your behalf, will be available to answer your questions, by telephone or e-mail, to provide you with the reassurance you need at what can be a very difficult time. But it doesn't end there.

When a claim does occur, we will appoint a solicitor, or other professional with the expertise in the area of law that matches your problem; this being a key component to providing maximum impact at the outset.

Family Legal Solutions also gives you access to:

- a 24 hour, 365 day legal helpline to provide advice on any personal legal or tax matter
- a service for the downloading of legal documents that might assist you with your personal legal-related activities. These include power of attorney, buying and selling your home, and even issues relating to pets and travel
- a free will writing facility via our legal document service

Additionally, we can also help you find the right solicitor, even if the matter is not covered by this policy, for example when moving home, or if you have matrimonial issues.

Family Legal Solutions: Peace of mind every step of the way

Who is ARAG?

ARAG plc is part of the ARAG Group, one of the world leaders in legal insurance. ARAG is actively assisting customers in Europe and the USA, generating a premium income of over €1.4 billion. Services relating to the law embrace the historical and strategic core of the company making it today the natural choice for millions of people.

Claims Procedure

If you need to report a claim:

1. Under no circumstances should you instruct your own lawyer as we will not pay the costs incurred and it could invalidate your cover.
2. Please telephone 0117 917 1698 where we can either take the details over the telephone, or you can request a claims form for completion. Alternatively, you can find further details at www.arag.co.uk/newclaims.
3. Providing we accept a claim, we will arrange for a solicitor or other expert to quickly contact you with a view to progressing the case.

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 Insurance Limited is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation of 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.

About Us and the Insurer

ARAG plc is authorised and regulated by the Financial Services Authority (firm reference no. 452369) and is authorised to administer this insurance on behalf of Brit Insurance Limited.

What happens if I have a complaint?

ARAG aims to provide a first class service, but if you have a complaint you should contact the Managing Director, ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN who will arrange to have your case reviewed at the appropriate level. If the matter is not concluded to your satisfaction, you may refer it to Brit Insurance Limited. If a complaint remains unresolved you may refer it to the Financial Ombudsman Service.

They can be contacted at:

Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Telephone: 0845 080 1800
E-mail: enquiries@financial-ombudsman.org.uk

The Financial Ombudsman Service's decision is binding upon us and the Insurer, but you are free to reject it without affecting your legal rights.

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The table below tells you about the main features and limitations of your policy.

Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
The Insurer will pay Legal Costs & Expenses up to the Limit of Indemnity, including the cost of appeals for claims reported during the period of insurance for the following Insured Events.	The claim is always more likely than not to be successful and is reported immediately after the Insured first becomes aware of the circumstances that could give rise to a claim occurring The Insured always agrees to use the Appointed Advisor nominated by us, prior to the issue of proceedings or in any claim falling under the jurisdiction of an Employment Tribunal or the Small Claims Court	3) YOUR POLICY COVER 4) YOUR POLICY COVER
Employment We will cover a dispute with a current, former or prospective employer relating to your contract of employment or related statutory rights	Any claim solely relating to personal injury	What is not insured under Insured Event 1 1)
Contract We will cover a dispute arising out of an agreement or alleged agreement which you have entered into	Any claim relating to: <ul style="list-style-type: none"> the letting, leasing or licensing of land or buildings where the Insured acts as the landlord loans, mortgages, endowments, pensions, or any other financial or investment product your business, venture for gain, profession or employment a contract involving a motor vehicle a settlement due under an insurance policy construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 including VAT 	What is not insured under Insured Event 2 1) 2) 3) 4) 5) 6)
Property We will cover a dispute relating to material property following; a) an event which causes or could cause physical damage to your material property including your principal home b) a public or private nuisance or trespass	<ul style="list-style-type: none"> The first £250 of each and every claim relating to public or private nuisance or trespass 	INSURED EVENTS COVERED 3b)
Personal Injury We will cover an event causing you or any member of your family death or personal injury	<ul style="list-style-type: none"> Any dispute relating to defending a claim other than defending a counter claim 	What is not insured under Insured Event 4 1)
Tax We will cover: • a formal aspect or full enquiry into your personal tax affairs	Any claim relating to: <ul style="list-style-type: none"> an investigation by the Special Investigation Section or the Special Compliance Office of HM Revenue and Customs an investigation under the Civil Investigation of Fraud procedure the submission of returns or accounts where HM Revenue & Customs levy a penalty or claim for interest or which contain negligent misstatements a tax avoidance or tax efficiency scheme a business or venture for gain of the Insured 	What is not insured under Insured Event 5 1) 2) 3) 4) 5)

Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Legal Defence We will cover work-related prosecutions relating to:-</p> <ul style="list-style-type: none"> • Health & Safety or the Data Protection Act • Civil proceedings against the Insured for unlawful discrimination <p>We will cover the legal costs to defend a motoring prosecution or investigation or disciplinary hearing brought by any trade association, professional or regulatory body against the Insured.</p>	<p>Any claim relating to:</p> <ul style="list-style-type: none"> • driving without motor insurance or a valid driving licence • a parking offence 	<p>What is not insured under Insured Event 6</p> <p>1)</p> <p>2)</p>
<p>Identity Theft We will cover a dispute arising from the use of your personal information without your permission to commit fraud or other crimes</p>	<p>Any claim relating to:</p> <ul style="list-style-type: none"> • Any money claimed, goods, chose in action, or other property or equivalent costs obtained as a result of the identity theft 	<p>What is not insured under Insured Event 7</p>
<p>Family Document Max You are entitled to download legal documents from our website to assist you with day-to-day legal issues. These include a standard will, power of attorney, letting your home, consumer complaints and identity theft. Additionally, you will also have access to various law guides</p>	<p>Documents are restricted to personal matters</p>	
<p>Legal & Tax Advice Access to legal and tax experts 24 hours a day, 365 days of the year</p>	<p>We will not put any advice in writing Advice will be restricted to personal matters</p>	
<p>Family Document Max Xtra (optional) You are entitled to have your Family Document Max documents reviewed by a solicitor</p>	<p>Documents are restricted to personal matters</p>	
	<p>Territorial Limit The United Kingdom, Channel Islands and the Isle of Man, except for contract and personal injury where cover extends to the European Union</p> <p>Limit of Indemnity £50,000 is the maximum the Insurer will pay</p> <p>Legal Costs and Expenses Cover only applies for own side's costs for contract and personal injury claims where the claim will be decided in a Court within England & Wales and falls outside the jurisdiction of the Small Claims Court. Also the Insured must enter into a conditional fee agreement with the Appointed Advisor or the Appointed Advisor must enter into a collective conditional fee agreement with us</p>	<p>Meaning of Words and Terms</p> <p>Meaning of Words and Terms</p> <p>2) Meaning of Words and Terms</p>

ARAG plc Registered in England number 02585818.

Registered office: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

ARAG plc is authorised and regulated by the Financial Services Authority, registration number 452369 and this can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

ARAG plc and Brit Insurance Limited are covered by the Financial Ombudsman Service.

