

Family Legal & Identity Theft Protection

Insurance Product Information Document

Company: ARAG plc

Product: Family Legal & Identity Theft Protection

(Full policy terms and conditions of the insurance contract can be found in your policy wording)

What is this type of insurance?

Family Legal & Identity Theft Protection protects you against legal costs to protect your legal rights if you become involved in a dispute that is covered by the policy. Cover applies for solicitors and barrister's fees, court costs and your opponent's costs if the court awards costs against you. You can also access a free 24/7 personal legal advice helpline and our consumer legal services website which allows you to create legal documents on line – such as a free will.



What is insured?

You and your family living with you can claim:

- ✓ **Employment** – against an employer ex-employer or prospective employer for breach of your employment rights;
- ✓ **Contract** – If you have a dispute about;
 - Goods or services you have bought,
 - The private sale of goods, including your home,
 - Your tenancy or a lease where you are a tenant or lessee;
- ✓ **Property** – against another party who causes damage to your property, nuisance or trespass;
- ✓ **Personal Injury and Clinical Negligence** – Against the party at fault if you have suffered personal injury;
- ✓ **Tax** – to have help from an accountant if HMRC investigate your personal tax affairs;
- ✓ **Legal defence** – for the cost of legal representation if you are investigated for or charged
 - With a work-related offence
 - With a motoring offence
 - By a regulatory or professional disciplinary body;
- ✓ **Loss of earnings** – up to £1,000 where you attend court or tribunal at the request of a lawyer acting for you under the policy or to perform jury service where you cannot recover your earnings.
- ✓ **Identity theft** – for legal and communication costs to resolve disputes.



What is not insured?

- × Claims that do not have a 51% chance or more of success.
- × Circumstances existing before your cover starts
- × Costs that you incur without our consent or which exceed the sum we would pay a law firm from our panel.
- × An employer's disciplinary procedure.
- × Disputes with tenants
- × Disputes about loans, mortgages, pensions or investments.
- × Business or trade contracts or tax matters or a venture for gain.
- × Purchase or sale of a motor vehicle.
- × Building work or design, worth more than £6,000.
- × Injuries that develop gradually or that do not arise from physical injury.
- × Tax avoidance fraud, late or careless tax returns.
- × Parking offences.



Are there any restrictions on cover?

- ! Claims must be reported to us during the period of insurance.
- ! The most the insurer will pay for legal costs and expenses is £50,000, unless otherwise stated in your policy



Where am I covered?

You are covered for disputes in the UK, Isle of Man and Channel Island courts. For contract disputes and personal injury claims you are also covered in the EU, Norway and Switzerland.



What are my obligations?

- Claims must be reported to us as soon as you are aware of the claim
- You must co-operate with us and the person we appoint to conduct your claim.
- You must act to keep the costs of your claim as low as possible and must agree to a reasonable offer to settle the dispute.



When and how do I pay?

The person who sells your Family Legal & Identity Theft Protection policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your home insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your home insurance.



When does cover start and end?

Cover starts and ends at the same time as your home insurance policy, unless you have paid a separate premium for Family Legal & Identity Theft Protection and wish to cancel your cover at any other time.



How do I cancel the contract?

You can cancel your Family Legal and Identity Theft Protection within the first 14 days of receiving your policy and obtain a full refund provided that we have not accepted a claim. You can cancel the policy by using the contact details in your policy documentation. If you cancel after the first 14 days, your refund, if any, will be calculated for the time you have not used.