

# Commercial Legal Expenses Insurance

## Insurance Product Information Document

Company: ARAG Legal Protection Limited

Product: Balens Commercial Legal Protection

ARAG Legal Protection Limited is registered in Republic of Ireland number 639625. Registered address: 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 documentation for full details of your cover and the terms and conditions.

### What is this type of insurance?

Commercial Legal Expenses Insurance 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?

#### 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
- ✓ Defence against a disciplinary case brought by a regulatory authority or a professional body against you or your employee

#### Statutory Licence Appeals

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

#### Tax Protection

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

#### Telephone helplines and other services

- ✓ Legal advice
- ✓ Business assistance
- ✓ Employment manual



### What is not insured?

- ✗ Claims (except claims under **Legal Defence 6** – disciplinary hearings) 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 limit of €150,000 for any one claim
- ✗ 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 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
- ! **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
- ! **Tax Protection** claims relating to an investigation or enquiry by Revenue Commissioners into alleged dishonesty or alleged criminal offences



## Where am I covered?

- ✓ For **Legal Defence** (excluding Statutory notice appeals) and **Bodily Injury** claims, the European Union, the United Kingdom, 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?

Balens Europe BV, UK Branch will advise you of the full details of when and the options by which you can pay.



## When does the cover start and end?

The policy is an annual policy and the cover dates are stated in your schedule. The policy is renewable each year.



## How do I cancel the contract?

You can cancel this insurance at any time by contracting Balens Europe BV, UK Branch. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.