

## Service – ‘Legal Expenses’: Legal and tax advice helpline and business legal services website

In partnership with ARAG plc

Your business faces many challenges daily and from time to time unforeseen problems emerge. Legal Expenses provides professional legal and financial support. For example, you can get a legal healthcheck, keep up to date with health & safety legislation, get access to free employment documentation and other business documents, resolve problems with neighbours, suppliers, customers or between business partners. Your executive team can benefit from a suite of additional covers.

By choosing to include ‘legal expenses cover’ within your masterpackage policy you gain access to ‘Legal Expenses’ provided by ARAG.



### Legal and tax advice helplines

You can call ARAG’s legal advice helpline and get immediate advice on all legal problems affecting your business 24 hours a day, 365 days a year. You can also obtain tax-related advice from the tax helpline or use the counselling assistance helpline which is available to your employees and their families.



### Employment restrictive covenants

You may have restrictive covenants in your employment contracts to protect your business interests should an employee or ex-employee attempt to trade in competition with (or work for a competitor of) your business.

Alternatively, you may need to defend a claim where your employee is alleged to have breached their ex-employer’s restrictive covenant. Your policy will pay the costs to resolve legal disputes that arise from restrictive covenants.

An employment contract that includes a restrictive covenant is available to download for free on the Business legal services website, which also provides guidance notes.



### Business legal services website

ARAG’s business legal services website provides a wide range of documents from employment contracts and settlement agreements to leases and Health & Safety statements. For a small additional charge, you can have complex documents checked by a solicitor. Once you have registered to use the site ARAG will keep in touch to let you know about forthcoming changes that may affect you.



### Tax disputes

No business welcomes an unexpected visit from the taxman and any investigation by HMRC can be lengthy and expensive. ARAG’s tax advisors will represent your business if you are investigated or where a dispute arises following a compliance check by HMRC.



### Employment disputes & compensation

Employment law changes constantly and keeping on top of it can be a full-time job. You can keep up-to-date and download free employment-related documents from the Business legal services website. Chubb’s Masterpackage policy provides cover for the legal costs of defending your business if an employee brings a claim against you provided that there is a reasonable prospect of your defence being successful. The policy will also pay compensation awarded against you.



### Property

Your premises are vital to the smooth running of your business. Nuisance, trespass or damage to your property by another party could put a substantial strain on your ability to operate effectively. Your Masterpackage policy will pay legal costs to protect your rights and claim compensation if necessary.



## Legal defence

All businesses operate within a complicated framework of legislation. Our Business legal services website can help you to remain compliant but if things go wrong your Masterpackage policy will pay the legal costs to defend your business throughout a criminal investigation or prosecution, including motoring offences.



## Loss of earnings

Your Masterpackage policy will pay salary or wages for time that is lost due to an employee's absence from work to attend court or tribunal at the request of the lawyer acting for you under the policy or to perform jury service.



## Executive suite

A suite of covers to protect the principal, executive officers, directors and partners of your business.

- An HMRC enquiry into the executive's personal tax affairs.
- Motoring prosecution defence for personal, social or domestic use.
- Personal identity theft assistance and resolution service.
- Mediation costs up to £25,000 to resolve a dispute between business partners that arises from the terms of their partnership agreement.
- Crisis communication is available for matters occurring in an executive's private and personal capacity that cause adverse publicity or reputational damage.



## Compliance & regulation

Businesses are confronted by ever-increasing burdens from regulatory and professional bodies.

ARAG can help you to appeal against the terms of a statutory notice issued against the business, if your business is investigated by a regulatory body or if employees have to attend a professional or regulatory disciplinary hearing. Where ARAG have defended Health and Safety Executive enforcement action against you that results in Fees For Intervention being charged, you are covered for these fees. Provided that data protection redress is in place ARAG will defend your business against civil action brought under the Data Protection Act by data subjects seeking compensation. Your employees are also protected if they face civil action arising from an alleged act of unlawful discrimination or in their capacity as a pension fund trustee.



## Contract & debt recovery

Any kind of dispute or problem with a supplier or customer can have a significant impact on your business. If this happens ARAG will help you to resolve the situation as quickly as possible and your Masterpackage policy will cover any legal costs involved.

Problems with cashflow are very common and making sure your customers pay promptly is essential. If you have a late payment issue, ARAG will negotiate to resolve the situation as quickly as possible.



## Statutory licence appeals

ARAG will represent you to appeal against the decision of a licensing or other authority, to change the terms of, suspend, or revoke your business licence or compulsory registration.



## Personal injury

ARAG will represent an employee to pursue a claim for compensation if they are injured at work where fault lies with a third party.



## Crisis communication

Adverse publicity can have a devastating financial impact on your business. Your Masterpackage policy will pay up to £25,000 in professional fees to provide expert advice to help you manage communication effectively in times of crisis. This can include drafting a media statement as well as preparing suitable communications for your staff, customers or suppliers.

## Full terms and conditions

For full details of the services, limits and exclusions provided together with the claims procedure, please see your policy wording or speak to your broker if you require further assistance.

For more information about Arag, visit [www.arag.co.uk](http://www.arag.co.uk)

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UK7426-MD 03/21