

UNDERWRITING **NEWSLETTER**

OPTIONAL EXTRAS



Commercial Express are delighted to announce our new partnership with ARAG, a much-recognised brand in the market as a symbol of quality and trust. We are really excited to be working with ARAG who bring a host of great improvements to the Commercial Express proposition, with additional services and scheme improvements throughout a selection of Optional Extras.

The current offering has been improved both in respect of policy coverage and services. And on top of that we have been able to negotiate a reduced pricing structure in the majority of cases to provide a superior offering to our brokers. We always want to make improvements to our products and services where we can and our aim is to provide you, the broker with the very best experience. Keep an eye out for the next edition of the Underwriter's Newsletter to get the very latest updates from us all at Commercial Express. And thank you for being a valued broker. Please take a look at the great new services and updates to schemes that ARAG will now be underwriting.



Tom Bolstridge - Head of Underwriting

Please **click on** any of the ARAG updates to view...

Residential Property Owners Optional Extras (Legal Expenses / Rent Indemnity)



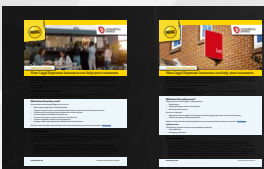
Residential Property Owners Optional Extras (Emergency Assistance)



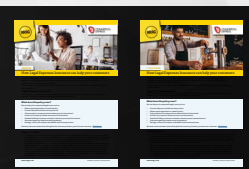
SME and Commercial Combined Optional Extras (Legal Expenses)



Fast Food & Restaurant and Catering Trailer Optional Extras (Legal Expenses)



Click here for ARAG marketing



Residential Property Owners Optional Extras (Legal Expenses / Rent Indemnity)

Summary of Cover

Legal Expenses: Cover empowers you to protect your legal rights as a landlord of residential property. With support from ARAG you could be protected from legal costs arising from:

- Repossession
- Property damage, nuisance and trespass
- Recovery of rent arrears
- Property-related prosecution defence.
- You could also be protected from alternative accommodation and/or storage costs while trying to gain repossession of your property

Rent Indemnity: Rent indemnity is available as an additional option. This can only be purchased when Legal Expenses has been purchased.

New to Commercial Express – Great Additional Services

- ARAG have a dedicated legal services website with download examples for notices demanding late rent, Section 8 and 21 documentation (official notices giving a tenant notice to leave) and access to a digital law guide. There are e-links within ARAG's policy wording that will be displayed on Assist, which when selected take you to the relevant section on ARAG's website. The policy wording explains how to access the website if the e-link cannot be used.
- Dedicated helplines for Legal advice line – 24 hours a day, 365 days a year providing advice on tenancy-related legal matters within UK law. Tax advice line – open 9am-5pm, Monday to Friday (except bank holidays) to answer your personal tax queries subject to UK laws.

Rating Changes

Legal Expenses premium is £22 plus IPT, however you will see an inflated premium increase for rent indemnity cover due to an ever-changing economic market.



Residential Property Owners Optional Extras (Emergency Assistance)

Summary of Cover

An approved contractor will come to your rented property and make emergency repairs if your property is affected by an unforeseen domestic emergency. The policy will pay up to £500 for all contractor's costs & charges and parts & materials used relating to the same emergency.

Our cover includes all the following domestic emergencies:

- The complete breakdown of the heating system
- Plumbing and drainage problems
- Damage which affects your property's security, including locks and windows
- Repair of your toilet (if this is the only toilet in the property)
- Loss of the power supply
- Lost keys
- Vermin infestation

Policy Improvements

- Cover now includes the breakage or mechanical failure of the toilet bowl or cistern resulting in loss of function providing there is no other working toilet in the home.
- Includes cover for Vermin infestation. Vermin causing damage inside the property or a health risk to your tenant(s).
- A key new cover is alternative accommodation costs. Cover is provided for overnight accommodation costs (including transport there) following a property emergency which makes the property unsafe, unsecure or uncomfortable to stay in overnight. Accommodation costs not exceeding £500.

Rating Changes

The premiums remain unaltered for Emergency Assistance at £60 plus IPT .



SME and Commercial Combined Optional Extras (Legal Expenses)

Summary of Cover

- Employment disputes & compensation awards
- Employment restrictive covenants
- Tax investigations & vat disputes
- Legal nuisance, trespass or damage to property
- Legal defence
- Compliance & regulation
- Statutory licence appeals
- Loss of earnings
- Claims involving your executives
- Contract & debt recovery
- Crisis communication



New to Commercial Express – Great Additional Services

- Dedicated help lines for counselling PR support and crisis management, redundancy advice and identity theft resolution.
- ARAG have a dedicated legal services website with access to example documents such as employment contracts and settlement agreements to leases and Health & Safety statements.

Policy Improvements

- Legal expenses cover is now £100k maximum per claim and per period of insurance other than £1m aggregate for employment compensation awards.
- Policy now includes cover under employment disputes for current, former and prospective employees, with cover starting from day one.

Premium Reduction

- Premiums have been reduced to a flat rate of £40 plus IPT (£5 reduction) for Shop, Office, Office (MD Only), Public House, Wholesale and Commercial Combined.

Fast Food & Restaurant and Catering Trailer Optional Extras (Legal Expenses)

Summary of Cover

- Employment disputes & compensation awards
- Employment restrictive covenants
- Tax investigations & vat disputes
- Legal nuisance, trespass or damage to property
- Legal defence
- Compliance & regulation
- Statutory licence appeals
- Loss of earnings
- Claims involving your executives
- Contract & debt recovery
- Crisis communication



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Policy Improvements


- Legal expenses cover is now £100k maximum per claim and per period of insurance other than £1m aggregate for employment compensation awards.
- Policy now includes cover under employment disputes for current, former and prospective employees, with cover starting from day one.

Premium Reduction

- Premiums are a flat rate of £40 plus IPT for Fast Food & Restaurant and £20 plus IPT for Catering Trailer.

ARAG marketing

Please click on any thumbnail to access



RESIDENTIAL LANDLORDS

How Legal Expenses Insurance can help your customers

All landlords hope to have a straightforward, trouble-free relationship with their tenants. Sadly, this isn't always the case and things go wrong, such as a tenant refusing to pay rent or damaging the property, or a late tax return and expense claims to sort out. This is where our landlord legal help comes in.

Here is a brief summary of the support that is available.

Legal & Tax advice helpline

Your customers can call our legal advice helpline and get immediate advice on any tenancy-related matter. They can also obtain tax related advice from our tax helpline.

What does this policy cover?

We can help with unexpected legal issues, such as:

- Contract disputes and debt recovery actions
- When expert legal advice is needed quickly
- Tenants with an employee that escalates and can't be resolved
- A notice of an enquiry into the tax returns of the business
- A Health & Safety inspection with a threat to prosecute the business
- A dispute regarding compliance with regulations
- Damage, nuisance or trespass that affects the business premises

We have a short animation that will explain the cover we provide to your business customers. [Click Here](#).

Claims examples

Our insured contacted us for legal advice after their tenant fell into arrears and continued to ignore requests for payment. We advised our insured to serve a notice to quit and to apply to court for possession of the property. We also advised on the correct procedure to follow to obtain a court order for possession and the correct form to use to obtain a court order for possession. We also advised on the correct procedure to follow to obtain a court order for possession and the correct form to use to obtain a court order for possession. We also advised on the correct procedure to follow to obtain a court order for possession and the correct form to use to obtain a court order for possession.

[www.arag.co.uk](#) Head Office: Commercial Express, London, UK

Residential Landlords



LANDLORD EMERGENCY ASSISTANCE

How Landlords Emergency Assistance helps your customers

Being a Landlord can be challenging, particularly if there is an emergency incident which damages or threatens to damage the property or threatens to cause damage making the property unusable. This can be anything, from issues with heating, plumbing or drainage or even an infestation of vermin.

We are here to provide your customers with the legal assistance it needs. Here is a brief summary of the support.

What does this policy cover?

We can help with the following emergencies:

- The main heating system suddenly breaks down
- There is a burst pipe and flooding as a result
- There is an infestation of rats
- The only toilet in the premises is blocked and can't be used
- A door is damaged and can no longer be locked
- The domestic power supply is lost
- Emergency over-night accommodation for tenants.

Claims examples

Blocked bathroom

During a particularly cold snap last winter, on a Saturday morning, the heating boiler on our insured's rented property broke down. As our insured's tenant had three young children, our insured had to look to resolve the problem as soon as possible. The insured contacted us and an immediately appointed contractor who attended that day and ordered the replacement part needed to complete the repair the next day. The part itself cost the following day and the insured's tenant was unable to return home again.

Roof leak

Our insured called when a burst pipe in the bathroom of their rented property was causing water to drip through the kitchen ceiling causing damage and distress to the tenants. We arranged for a contractor to carry out an emergency repair to the pipe and stop the leak.

[www.arag.co.uk](#) Head Office: Commercial Express, London, UK

Landlord Emergency Assistance



SHOP OWNERS

How Legal Expenses Insurance can help your customers

It's always challenging running a shop, from keeping up with the latest legislation to resolving problems with suppliers or receiving an unexpected visit from the taxman. Legal problems can arise suddenly and prove expensive and time consuming to deal with.

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Claims examples

An apprentice not involved in the insured's shop announced the insured was pregnant 6 weeks after starting her one-year contract. Shortly after the insured had two more members of staff who were unable to replace them. As the insured had themselves unable to train her, an agreement was made with ARAG to fund the training, which they agreed to suspend the training agreement until the apprentice could be replaced. When the apprentice could not be replaced, the insured was left with a contract that they had to pay for. The insured was advised to terminate the contract and to pay the apprentice the correct amount. The insured was advised to terminate the contract and to pay the apprentice the correct amount. The insured was advised to terminate the contract and to pay the apprentice the correct amount.

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Shop Owners



OFFICES

How Legal Expenses Insurance can help your customers

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Claims examples

Our insured was subject to a claim for unfair dismissal and unlawful deduction of wages by a former employee. ARAG appointed a solicitor to work on our insured's behalf and they succeeded for a sum of £100,000. The insured was advised to terminate the contract and to pay the employee the correct amount. The insured was advised to terminate the contract and to pay the employee the correct amount. The insured was advised to terminate the contract and to pay the employee the correct amount.

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Offices



PUBLIC HOUSE

How Legal Expenses Insurance can help your customers

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Claims examples

Our insured was being investigated by the local council for a breach of the law following complaints made by the local residents about the noise and lighting of their pub. The insured contacted us and we arranged to meet with the council and the insured. The insured was advised to terminate the contract and to pay the council the correct amount. The insured was advised to terminate the contract and to pay the council the correct amount. The insured was advised to terminate the contract and to pay the council the correct amount.

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Public House



FAST FOOD AND RESTAURANTS

How Legal Expenses Insurance can help your customers

It's always challenging running a fast food or restaurant business, from keeping up with the latest legislation to resolving problems with suppliers or receiving an unexpected visit from the taxman. Legal problems can arise suddenly and prove expensive and time consuming to deal with.

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Claims examples

The insured was investigated by the local council for a breach of the law following complaints made by the local residents about the noise and lighting of their restaurant. The insured contacted us and we arranged to meet with the council and the insured. The insured was advised to terminate the contract and to pay the council the correct amount. The insured was advised to terminate the contract and to pay the council the correct amount. The insured was advised to terminate the contract and to pay the council the correct amount.

[www.arag.co.uk](#) Head Office: Commercial Express, London, UK

Fast Food and Restaurants



WHOLESALE

How Legal Expenses Insurance can help your customers

It's always challenging running a wholesaling business, from keeping up with the latest legislation to resolving problems with suppliers or receiving an unexpected visit from the taxman. Legal problems can arise suddenly and prove expensive and time consuming to deal with.

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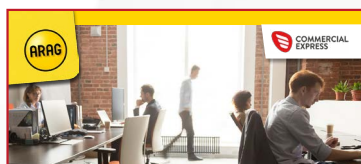
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Claims examples

An apprentice not involved in the insured's wholesale business announced the insured was pregnant 6 weeks after starting her one-year contract. Shortly after the insured had two more members of staff who were unable to replace them. As the insured had themselves unable to train her, an agreement was made with ARAG to fund the training, which they agreed to suspend the training agreement until the apprentice could be replaced. When the apprentice could not be replaced, the insured was left with a contract that they had to pay for. The insured was advised to terminate the contract and to pay the apprentice the correct amount. The insured was advised to terminate the contract and to pay the apprentice the correct amount. The insured was advised to terminate the contract and to pay the apprentice the correct amount.

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Wholesaler



COMMERCIAL COMBINED

How Legal Expenses Insurance can help your customers

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Claims examples

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Commercial Combined



MOBILE CATERING

How Legal Expenses Insurance can help your customers

It's always challenging running a mobile catering business, from keeping up with the latest legislation to resolving problems with suppliers or receiving an unexpected visit from the taxman. Legal problems can arise suddenly and prove expensive and time consuming to deal with.

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Claims examples

The insured was investigated by the local council for a breach of the law following complaints made by the local residents about the noise and lighting of their mobile catering unit. The insured contacted us and we arranged to meet with the council and the insured. The insured was advised to terminate the contract and to pay the council the correct amount. The insured was advised to terminate the contract and to pay the council the correct amount. The insured was advised to terminate the contract and to pay the council the correct amount.

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MGAA

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