



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.

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

Legal & Tax advice helplines

Your customers can call our legal advice helpline and get immediate advice on any legal problem affecting their business. 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:

- Where expert legal advice is needed quickly
- Targeted inspections by Local Authorities that leads to Improvement or Enforcement notices
- A dispute with an employee that escalates and can't be resolved
- Contract disputes and debt recovery actions
- A notice of an enquiry into the tax returns of 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

- *Following an unannounced visit from the local authority, the owner of a mobile catering trailer was invited to attend an interview under caution. Officers had visited his trailer on two occasions and purchased hot food outside agreed hours of his licence. We appointed a specialist solicitor to attend the interview and the authority were persuaded to only issue a warning letter in relation to the breaches. ARAG settled the solicitor's fees of £2,496.*
- *A catering van owner agreed some enhancements to be carried out to his vehicle by a specialist workshop so that it would be ready in time for an upcoming festival. During the process of the upgrade, several problems were highlighted by the client with regards to the quality of the work being carried out. The owner of the workshop refused to release the van until the insured had paid the invoice, which was over the agreed budget. A claim was made under the ARAG policy, a suitable solicitor was appointed to make contact with the owner of the workshop. Following extensive correspondence, the van was eventually released at no charge to the insured. ARAG settled the costs for this case which totalled £5,200.*