



## PUBLIC HOUSE

# How Legal Expenses Insurance can help your customers

It's always challenging running a pub, 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:

- Contract disputes and debt recovery actions
- Where expert legal advice is needed quickly
- A dispute 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 ends 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's pub was being investigated by the local council for a breach of his licence following complaints made by local residents about very late drinking and playing of loud music. Our insured contacted us and we instructed a specialist solicitor to handle the claim. ARAG made representation to the local council by way of an appeal against the decision. The insured also entered a plea in mitigation. Following an exchange of correspondence, the insured had his licence reinstated. ARAG settled the solicitor's fees of £1,700 plus VAT.*
- *The Claimant was employed as a barman at a local pub for 10 months, when his employment was terminated on the grounds of capability/absence. He had complained of lower back pain but refused much of the help and reasonable adjustments the insured offered. When he went off on sick leave and did not engage in conversations about how his return to work could be further facilitated, he was dismissed. ARAG appointed solicitors assessed the prospects of successfully defending his claim for disability discrimination and unfair dismissal as greater than 51%. The case was successfully defended and the legal costs of £5,300 were paid by ARAG.*