



## FAST FOOD AND RESTAURANTS

# How Legal Expenses Insurance can help your customers

It's always challenging running a fast food and 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.

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

- *The Health & Safety Executive (HSE) carried out an investigation of a policyholders restaurant following an employee injuring their hand whilst preparing food. The owner was summonsed to court, at which stage a claim was made to ARAG. We appointed and paid all costs of a specialist lawyer, who quickly realised that due to inadequate staff training that a guilty plead in mitigation was the most favourable outcome. The court held that a fine of £15,511 was payable (not covered by the policy), but this was negotiated to be paid over 6.5 years. Despite the heavy penalty, the policyholder saw this as an exceptionally good outcome.*
- *Following a local authority visit, a take away restaurant was served with an improvement notice that required the closure of the business, due to inadequate food hygiene. A claim was made under their ARAG policy, a suitable lawyer appointed, who negotiated an acceptable action plan for rectification. The business then immediately opened again and ARAG settled the solicitor's fees of £3,350.*