



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.

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

- *An apprentice nail technician at the insured's salon announced she was pregnant a few weeks after starting her one-year contract. Shortly after, the insured lost two senior members of staff and was unable to replace them. As the insured found themselves unable to train her, in agreement with ACAS and the training academy, they agreed to suspend the training agreement and the academy would place her elsewhere. When the apprentice turned down another offer, the claimant's mother alleged that her daughter had been dismissed due to her pregnancy and proceedings were issued. The claimant submitted a Schedule of Loss amounting to £51,779 as she was at that stage a litigant in person. With mounting legal costs and a much-reduced schedule later submitted, settlement was eventually agreed at judicial mediation for £12,000, legal costs of £20,772 were paid by ARAG.*
- *Our insured ran a shop selling children's clothing and shoes. They were having problems with one of the warehouses in Portugal that were not fulfilling orders or shipping them out late. This resulted in complaints on social media and loss of income due to all the refunds they were having to make. ARAG appointed solicitors assessed that she had a strong case. Portuguese lawyers were instructed and proceedings issued. It was a complex commercial case and was very document heavy. At a preliminary hearing, solicitors were able to achieve settlement which was their main objective. The full £30,000 was paid and the legal cost of £7,622 were paid by ARAG.*