



ESSENTIAL BUSINESS

How Legal Expenses Insurance can help your customers

It's always challenging running a 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
- Contract disputes and debt recovery actions
- 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

- After completing their contracted work, the insured was left without the final instalment of £10,000. They wrote to ARAG making a claim for debt recovery. ARAG instructed a solicitor who pursued the debtor for the monies owed. It was agreed that the debtor would make two payments of £5,000 plus interest. ARAG paid the solicitor's fees of £950.
- The insured hired digger for a large job. Paying in advance, they specified that the digger were needed from day one to ensure that they could meet the contracted deadline. Unfortunately, the digger arrived two days late which resulted in the same delay to the contracted completion day causing a cost penalty. They contacted ARAG making a claim for breach of contract against the hire company. ARAG instructed a contract solicitor who pursued the claim which ended in the hire company admitting liability and compensating the insured for the losses and legal costs incurred.