

# HOME INSURANCE

## INSURANCE PRODUCT INFORMATION DOCUMENT

# homeprotect

**Company:** ARAG Legal Expenses Insurance Company Ltd ('ARAG') which is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

**Product:**  
Full Legal Expenses

This insurance is sold by Homeprotect and managed and underwritten by ARAG. This document summarises the key features of the insurance. Complete pre-contractual and contractual information is included in other documents including the policy booklet and policy document.

### WHAT IS THIS TYPE OF INSURANCE?

Full Legal Expenses insurance provides you and your family with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems covered by this policy.



#### What is insured?

##### EMPLOYMENT

- ✓ Disputes relating to your employment contract

##### CONTRACT DISPUTES

Disputes over:

- ✓ Buying, selling or renting your Property
- ✓ Buying or selling goods
- ✓ Purchasing services

##### PROPERTY PROTECTION

Disputes relating to the your Property or personal possessions following:

- ✓ Someone causing damage to them
- ✓ Legal nuisance or trespass

##### PERSONAL INJURY

- ✓ Sudden or specific accidents causing your death or bodily injury

##### LEGAL DEFENCE

- ✓ Defence for criminal prosecutions or certain civil actions against you as an employee

##### TAX PROTECTION

- ✓ If HM Revenue & Customs conduct an examination which includes all areas of your self-assessment tax return

##### TELEPHONE HELPLINES

- ✓ Legal advice
- ✓ Tax advice



#### What is not insured?

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Legal problems that started before the date your cover begins
- ✗ Costs which exceed your policy limit of £50,000 for any one claim
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers – this is currently £100 per hour (this amount may vary from time to time)



#### Are there any restrictions on cover?

- ! The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest

##### EMPLOYMENT

- ! Claims relating to an employer's disciplinary and internal grievance procedures or settlement agreements while you're still employed

##### CONTRACT DISPUTES

Claims :

- ! Where the amount in dispute is £100 or less incl. VAT
- ! Which arise from a loan, mortgage, pension, investment or borrowing
- ! Relating to a motor vehicle
- ! Where you haven't entered into the agreement in a personal capacity

##### PROPERTY PROTECTION

- ! Claims relating to damage where the amount in dispute is £125 or less

## PERSONAL INJURY

- ! Claims relating to an illness or injury that happens gradually or those solely for psychological injury or mental illness

## LEGAL DEFENCE

- ! Claims relating to you driving a motor vehicle

## TAX PROTECTION

- ! Claims where you are self-employed, a sole trader or in a business partnership
- ! Claims relating to criminal investigations

## EXCESS PAYMENTS

- ! You must pay the first £250 of any Employment, Contract or Property Protection claim



### Where am I covered?

The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands



### What are my obligations?

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need



### When and how do I pay?

This optional product can be purchased as an add on to your Homeprotect home insurance policy and would replace the Basic Legal Expenses which is included as standard.



### When does cover start and end?

Cover will start from when you've requested the policy to start until the end of your home insurance policy.



### How do I cancel the contract?

If you need to cancel or amend your contract, please call Homeprotect on 0330 660 1000.