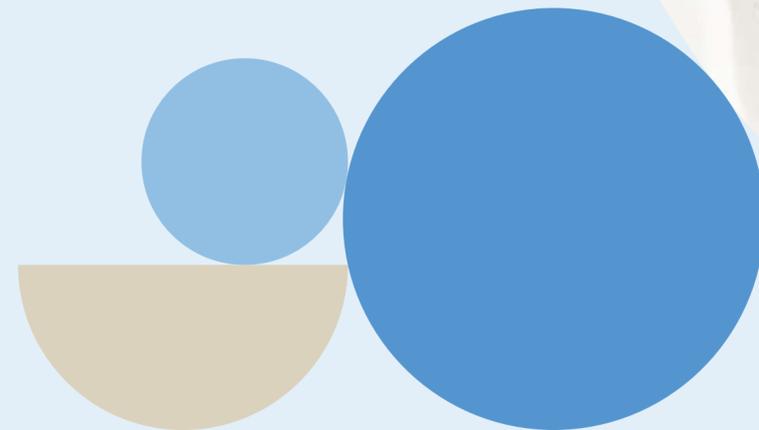




Legal Expenses Cover

For Public Sector, Charities
and Social Organisations

Underwritten by ARAG Legal Services



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Public services face a wide range of challenges - from navigating complex regulations and legislation, to balancing the needs of service users, employees, volunteers, stakeholders, and the wider community.

Legal issues can be costly and time-consuming, diverting valuable resources away from core priorities.

This brochure provides an overview of the legal services available through ARAG, which form part of the legal expense cover. It outlines the support and resources you can access when legal issues arise, helping you manage challenges confidently and efficiently.



Future-proof your organisation against legal risks: Use ARAG Businesslaw, which offers online templates, guides, and tools to help with various business and legal issues.



Stay informed: Get unlimited legal advice on employment practices and other daily legal issues in the public sector.



Protect your legal positions and rights: Make a claim under Legal Expenses Cover to protect your organisation.



Support your employees: Provide access to a Counselling Helpline to help your staff with personal and work-related issues.



Getting Legal Help

If you are experiencing a legal issue, here's what to do:

1. Contact the ARAG Legal Advice Helpline:
Call the number included in your policy wording for immediate assistance.
2. Book Legal Advice Online: Visit <https://www.arag.co.uk/claim/das/request-legal-advice> to schedule legal advice at a convenient time. You will be advised whether your issue requires legal advice or if you need to make a claim. You are entitled to unlimited telephone legal advice on any legal issue affecting your organisation.

If you require legal representation, please contact the ARAG claims helpline number included within your policy wording. When calling, please have your policy details ready.

Benefits of Engaging with Legal Advice Pre-Claim

Engaging with legal advice before submitting a claim can provide numerous advantages for customers. Here are some key benefits:

- **Proactive Guidance:** Legal advisers can offer proactive guidance on the steps to take before submitting a claim, ensuring that customers are well-prepared and have all the necessary information.
- **Risk Mitigation:** By seeking legal advice early, customers can identify potential risks and address them before they escalate into more significant issues.
- **Cost Savings:** Early legal advice can help customers avoid unnecessary legal costs by providing clear instructions on how to handle their legal matters effectively.
- **Improved Outcomes:** Engaging with legal advisers pre-claim can lead to better outcomes, as customers are better equipped to navigate the legal process and make informed decisions.
- **Stress Reduction:** Having access to legal advice can reduce the stress and uncertainty associated with legal disputes, providing peace of mind to customers.

Legal Advice Line:

24/7 confidential legal advice can be provided on any commercial legal problem affecting the organisation by a qualified legal advisor.

- 24/7 Legal Advice service
- Confidential
- No limit on usage
- No limit on time spent on the call
- Specialist in their core areas: Employment; Property; Contract; and Landlord & Tenant
- Knowledge and experience in all areas of law

ARAG offer access to a range of services to support your institution:

Counselling Service

Supports your employees with various personal and professional issues. Limited to six sessions per policy, this is open to all employees (including their immediate family living with them) if they are aged 18+ (or between 16 and 18 and in full-time employment).

- Confidential 24/7, 365 days a year support
- Counsellors are members of The British Association for Counselling and Psychotherapy
- 'In the moment' support
- Impartial advice
- Supporting personal and work-related issues

Tax Advice Helpline

Offers advice on any tax issues related to your organisation.

- Service provided Monday to Friday, 9am – 5pm
- Advice on any tax matter affecting the business under UK law



ARAG Businesslaw

Powered by Farillio, ARAG Businesslaw is a one-stop shop for legal guidance, providing you with 24/7 access to the vital content and resources you may need to succeed.

Essential resources and tools include videos, guides, dynamic templates, workflow tools (and more) across relevant and important topics such as:

- Cyber and data Security
- Finance, tax and debt
- Health and safety and more...

Visit www.aragbusinesslaw.co.uk

And register by using code stated within your policy wording.



ARAG are committed to providing the support you need to manage legal and employment issues effectively. Their services are designed to help you navigate complex situations with confidence and ensure your organisation runs smoothly.

Use ARAG Businesslaw for employment issues:

- Handle unfair dismissal claims
- Address whistleblowing incidents
- Manage discrimination cases
- Deal with employee misconduct
- Handle promotion requests

You can also:

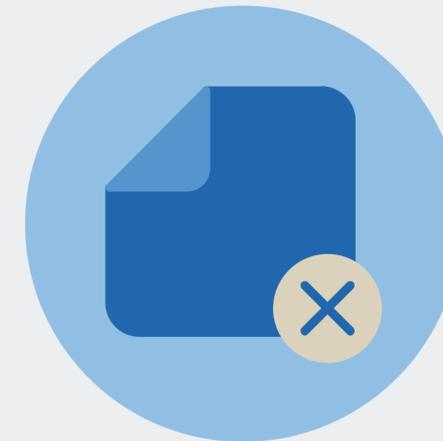
- Draft employment contracts and letters
- Create non-disclosure agreements (NDAs)
- Use the HR manager tool to create HR documents and manage employee profiles
- Ensure compliance with Health & Safety regulations and draft related documents

Legal expenses: what's covered and what's excluded?



What's covered?

- Employment disputes and compensation awards
- Legal defence
- Statutory Licence Appeal
- Property Protection and Bodily Injury
- Tax Protection
- Service occupancy (Recovery of business premises)
- Criminal pre-proceedings cover
- Criminal prosecution defence
- Civil action taken against employees under data protection legislation
- Information commissioner registration application appeals
- Wrongful arrest
- Statutory notice appeals
- Attendance expenses for jury service and court attendance
- Employee Civil Legal Defence
- Contract Disputes (Optional)
- Debt Recovery (Optional)
- School Appeals Committee (not available to all schools)
- Pupil Exclusion Appeals (not available to all schools)



What's excluded?

- Issues that started before you bought the policy
- Legal costs paid out before your claim is accepted
- Criminal prosecutions relating to a motor vehicle
- Civil claims where the likelihood of success, or 'reasonable prospects of success' is evaluated as being less than 51% at any time, other than insured incidents Employment Disputes, and compensation awards and Legal defence
- Anything specifically excluded (please refer to your policy documentation for a full list of specific exclusions)

Key benefits of your legal cover

How ARAG Legal Cover Supports You

Peace of Mind with 24/7 Legal Advice

Speak to a legal expert anytime, helping you make confident decisions without delay.

Save Time with Ready-to-Use Legal Documents

Quickly create contracts, policies, and other documents using easy online tools — no need to start from scratch.

Protect Your Organisation in Employment Matters

Get expert help with staff issues, from recruitment to disputes, reducing risk and ensuring compliance.

Resolve Commercial Disputes Efficiently

Avoid costly delays with legal support for supplier or service disagreements.

Defend Against Legal Action

If contract dispute cover is purchased and your organisation faces civil or criminal proceedings, ARAG provides the support you need to respond effectively.

Specialist Advice for Education Settings

Benefit from legal guidance tailored to the unique challenges of schools, colleges, and academies.

ARAG Cover	ARAG Cover Details
Limit of indemnity	A variety of policy limits are available ranging from £100k to £500k depending on what type of policy you have. This will be outlined on your policy schedule
Policy Excess	Contract disputes - £500 for disputes over £5,000
Discrimination Defence	Defend the Insured Person's legal rights if an event arising from an Insured Person's work as an employee leads to civil action being taken against them under legislation for unlawful discrimination For Education policies, provided that any civil action taken against the insured is done so by a student of the insured and is done so instead of being taken against an Insured Person
Pension Fund	When civil action is being taken against them as trustee of a pension fund
Employment Disputes & Compensation Awards	Covers employment disputes and compensation awards subject to policy exclusions
Service Occupancy	Covers a dispute with an employee or ex-employee to recover possession of premises
Statutory Notice Appeal	
Appeals Committee	Defence at Appeals Committees Hearings
Legal Defence	Criminal Pre-Proceedings Cover: defends the insured when dealing with the Police, Health & Safety Executive and/or Local Authority Health & Safety Environment Officer where it is suspected the insured has committed a criminal offence Criminal Prosecution Defence: covers insured being prosecuted Information Commissioner Appeals Data Protection: defends against civil action under the Data Protection Act, also pays the compensation award Jury Service & Court Attendance: covers insured to attend court or tribunal at the request of the appointed representative and perform jury service

Insurances

Step 1 | contact ARAG

You can give ARAG a call on the number included in your policy wording or register your claim on the ARAG claims portal claims.

Step 2 | ARAG assess your claim

The team will get to work assessing your claim. If you are covered, ARAG will send the details of your claim to their panel solicitors so they can complete a legal assessment.

Step 3 | panel solicitor review

The appointed solicitor will conduct a 'reasonable prospects of success assessment' to decide how likely you are to win your case to determine next steps.

Step 4 | work begins on your case

The appointed solicitor will manage your case from start to finish. ARAG will keep you informed throughout the process and work with you should any additional information or evidence be needed.

Step 5 | reaching a resolution

In ARAG's experience, most employment disputes are resolved through settlement without the need to go to tribunal. The appointed solicitor will determine whether any proposed settlement is considered 'reasonable'. It's important that users do not agree to any settlement without first seeking advice from their solicitor.

Benefits of using panel solicitors

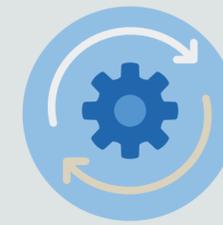
Using panel solicitors can significantly enhance the benefits of a Legal Expenses Policy. Here are some key advantages:



Expertise and experience: Panel solicitors are experts in their field and have extensive experience handling similar claims. This expertise ensures that customers receive high-quality legal representation.



Cost efficiency: Panel solicitors typically offer lower costs compared to non-panel solicitors. This cost efficiency allows customers to maximise their line of indemnity, potentially getting more hours of legal support within their coverage limits.



Faster resolution: Panel solicitors are familiar with the processes and procedures involved in handling claims, leading to quicker resolution times and more efficient handling of legal matters.



Better service: Customers using panel solicitors often receive better service, as these solicitors are vetted and approved by the insurance provider, ensuring a high standard of legal support.



Enhanced coverage: By using panel solicitors, customers can ensure that their claims are handled within the terms of their Legal Expenses Policy, avoiding any potential issues with coverage.

Facing an Employment Dispute?

If you're dealing with an employment issue, ARAG will ensure you receive prompt legal advice and representation tailored to your situation.

- **Take Action Immediately** Call ARAG's legal advice line as soon as possible. Their advisers will assess your case and guide you through the next steps based on your specific circumstances
- **Understanding Your Case:** Whether ACAS is involved or you've received employment tribunal papers, ARAG's advisers will help safeguard your legal position. With your consent, they will instruct ARAG Law to represent you and manage the dispute on your behalf.
- **Initiating a Claim** At the same time, an adviser will begin a claim under your legal expenses policy. A dedicated claims handler will review the matter to confirm coverage under your policy.
- **Legal Support** Once your case is discussed, ARAG will instruct ARAG Law to provide legal support and representation within 24 hours.

Day 1

1. ACAS contact made or ET1 received
2. Call the ARAG claims helpline and select the option to make a new claim
3. A legal adviser will offer to instruct ARAG Law to protect your legal position

Day 2

1. A legal adviser will instruct ARAG Law whilst also reporting a new Legal Expenses Insurance (LEI) claim under your policy
2. ARAG Law will carry out a conflict check to ensure they can accept the instruction. ARAG will also confirm that your policy held with Zurich is active
3. ARAG Law will contact you by email within 24 hours to confirm receipt of the instruction and advise you on the next steps

Day 3

Within 3 working days you will be contacted by an appointed ARAG Law solicitor to discuss the details of your case

Day 4

ARAG Law will provide legal support and representation to manage the employment dispute



Remember, if an employment dispute is not resolved and ACAS involvement is required or an employment tribunal claim has been raised against your organisation, it is crucial to call the legal advice line immediately.

How can ARAG support in defending claims?

Insurances

If you need legal assistance, your legal expenses cover will connect you with an expert from ARAG's panel of carefully selected law firms, which are regularly audited for their expertise and service quality. Whenever possible, ARAG Law will manage all employment dispute-related claims. ARAG Law handles many employment-related legal issues for educational organisations, including cases of unfair dismissal, whistleblowing, and multi-discrimination.

Civil Legal Defence claims

We know that civil claims are a constant concern for public service organisations, with potential financial and reputational impacts. ARAG will give you access to legal advice and cover legal costs in case any of the following events occur:

- Criminal pre-proceedings
- Civil action taken against employees under data protection legislation
- Wrongful arrest
- Attendance expenses for jury service and court attendance
- Criminal prosecution defence
- Information commissioner registration application appeals
- Statutory notice appeals
- Employee Civil Legal Defence
- Pupil Exclusion Appeals (education only)
- Schools Appeal Committee (education only)
- Service Occupancy (Charities/Town Parish Council only)

Special Educational Needs & Disability (SEND) Tribunal claim

Legal expenses cover gives you access to expert advice and covers legal costs if a SEND (Special Educational Needs and Disabilities) appeal is made by or on behalf of a pupil — helping you manage the process with confidence and without unexpected expenses.

Here's what to do:

1. The Appeal is made: If a SEND appeal is initiated, your cover comes into effect.
2. Call ARAG Legal Advice: Contact ARAG on number included in your policy wording for advice and guidance on best practices during the appeals process.
3. Report a Claim: If the appeal cannot be resolved and a claim is filed with the SEND tribunal, call ARAG on number included in your policy wording to report the claim as soon as you receive the claim papers.

ARAG are there to support you through every step of the SEND appeals process.



Insurance provided by Zurich Municipal

Zurich Municipal is a trading name of Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Legal expenses cover underwritten by ARAG Legal Expenses Insurance Company Limited.

ARAG plc is authorised and regulated by the Financial Conduct Authority (FRN452369). Registered in England and Wales. Company Number 02585818. ARAG Legal Expenses Insurance Company Limited 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. Company Number 103274. Registered Office: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW.

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