

Forces Mutual Legal Solutions

ARAG

Insurance Product Information Document

Company: ARAG plc

Product: Forces Mutual Legal Solutions

Insurer: ARAG Legal Expenses Insurance Company Limited.

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

Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

What is this type of insurance?

Forces Mutual Legal Solutions protects you against legal costs to protect your legal rights if you become involved in a dispute that is covered by the policy. Cover applies for solicitors and barrister's fees, court costs and your opponent's costs if the court awards costs against you. You also have access to helplines offering legal and tax advice and identity theft resolution. You can also register to use our Consumer legal services website which allows you to create legal documents online.



What is insured?

You and your family living with you can claim:

- ✓ **Employment**
against an employer, ex-employer or prospective employer for breach of your employment rights;
- ✓ **Contract**
if you have a dispute about;
 - goods or services you have bought,
 - the private sale of goods, including your home,
 - your tenancy or a lease where you are a tenant or lessee;
- ✓ **Property**
against another party who causes damage to your property, nuisance or trespass;
- ✓ **Personal injury and Clinical negligence**
against the party at fault if you have suffered personal injury;
- ✓ **Tax**
to have help from an accountant if HMRC investigate your personal tax affairs;
- ✓ **Legal defence**
for the cost of legal representation if you are investigated for or charged
 - with a work-related offence
 - with a motoring offence
 - by a regulatory or professional disciplinary body;
- ✓ **Loss of earnings**
up to £1,000 where you attend court or tribunal at the request of a lawyer acting for you under the policy or to perform jury service where you cannot recover your earnings;



What is not insured?

- ✗ Claims that do not have a 51% chance or more of success.
- ✗ Circumstances existing before your cover starts.
- ✗ Costs that you incur without our consent or which exceed the sum we would pay a law firm from our panel.
- ✗ An employer's disciplinary procedure.
- ✗ Disputes with tenants.
- ✗ Disputes about loans, mortgages, pensions or investments.
- ✗ Business or trade contracts or tax matters or a venture for gain.
- ✗ Purchase or sale of a motor vehicle.
- ✗ Building work or design, worth more than £10,000.
- ✗ Injuries that develop gradually or that do not arise from physical injury.
- ✗ Tax avoidance, fraud, late or careless tax returns.
- ✗ Parking offences.



Are there any restrictions on cover?

- ! Claims must be reported to us during the period of insurance.
- ! The most the insurer will pay is £50,000 for all claims arising from the same originating cause.
- ! We will choose your lawyer from our panel unless there is a conflict of interest or the point has been reached at which proceedings need to be issued.

- ✓ **Identity theft**
for legal and communication costs to resolve disputes;
- ✓ **School admission appeals**
for an appeal against a decision by the relevant admission authority to refuse your child admission to the school of your choice;
- ✓ **Vehicle cloning**
for legal costs for an appeal against parking fines or civil or criminal penalty notices brought against you where you have been a victim of vehicle number plate cloning;
- ✓ **Service disputes**
disputes with the Ministry of Defence arising from discrimination or bullying amounting to harassment against you as defined by the Equality Act 2010.

- ! A £250 excess applies to nuisance and trespass claims.
- ! School admission appeals are capped at £25,000.



Where am I covered?

You are covered for disputes in the UK, Isle of Man and Channel Island courts. For contract disputes and personal injury claims you are also covered in the EU, Norway and Switzerland.



What are my obligations?

- Claims must be reported to us as soon as you are aware of the claim.
- You must cooperate with us and the person we appoint to conduct your claim.
- You must act to keep the costs of your claim as low as possible and must agree to a reasonable offer to settle the dispute.
- You must contact our Identity theft resolution helpline if you suspect that your identity has been stolen.



When and how do I pay?

The person who sells your Forces Mutual Legal Solutions policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your home insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your home insurance.



When does cover start and end?

Cover starts and ends at the same time as your home insurance policy, unless you have paid a separate premium for Forces Mutual Legal Solutions and wish to cancel your cover at any other time.



How do I cancel the contract?

Where your premium for Forces Mutual Legal Solutions has been included within your home insurance premium, it cannot be cancelled independently from your home insurance policy and the contract will run for as long as that policy stays in force. If you have paid an additional premium for Forces Mutual Legal Solutions, you can cancel within the first 14 days of receiving your policy and obtain a full refund provided that we have not accepted a claim. Tell the person who sold your policy to you that you wish to cancel. They will decide what refund, if any, is due for the time you have not used if you cancel after the first 14 days.