

# Why Allianz for commercial legal expenses insurance

Legal disputes are common, especially in times of economic turmoil. Should a business have to pursue legal action or defend a claim it can be a massive drain on its balance sheet. That's where our all risks legal expenses insurance cover can help.

In the event of legal action we'll appoint one of our specialist solicitors to represent our customer and cover the costs of their legal fees, up to their limit of indemnity.

Here are a few good reasons why you should recommend Allianz legal expenses insurance cover.

## 01

### Specialist legal and tax advice helplines

Without the luxury of an in-house legal team, the law can be tricky to navigate. We can be that team, providing customers with 24/7 access to legal advice, on any business related matter. We'll leave customers confident of their legal obligations and rights, and help them avoid costly legal disputes. Our specialist tax helpline provides advice on any tax matter affecting the insured business.

## 02

### Online resources and legal document review service

Customers have access to Allianz Legal Online, an easy to use portal that lets them prepare the documents they need to comply with the law, avoid costly fines and maintain services. Customers can then have their document reviewed and approved by a legal expert. This will help with a broad range of topics including:

- contracts of employment including policies, notices and other agreements
- debt collection proceedings for unpaid invoices
- contracts for services and supplier agreements
- health & safety checklists and policies
- cybersecurity
- landlord, tenant and leaseholder agreements.

### Customer scenario

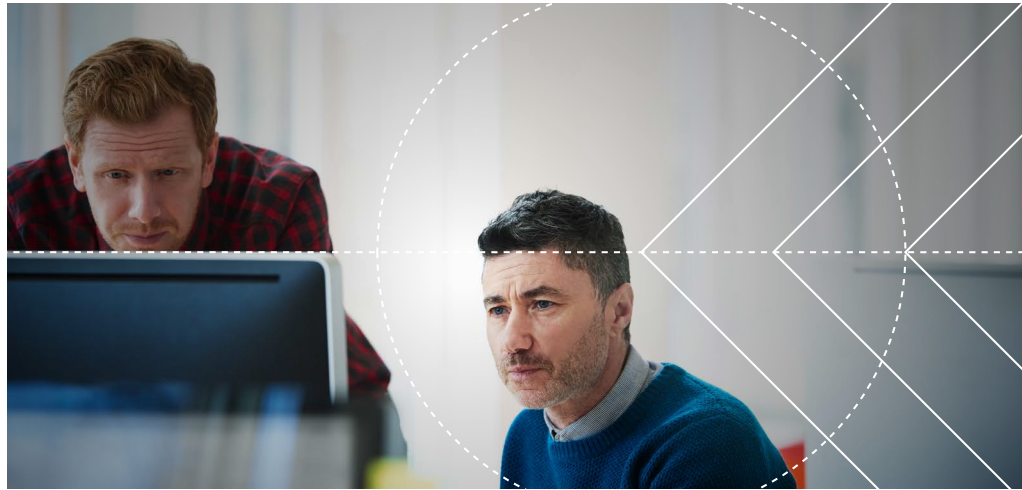
Jon owns a restaurant business and the safety of his customers is paramount. A member of his team is careless when handling food and drink. A customer complains to the relevant authorities leading to a licensing decision which will affect his ability to trade along with his business reputation. Jon needs help to appeal the decision.

### How could our legal expenses cover help?

- Jon could call our legal helpline, Lawphone, to discuss the matter with one of our legal experts who would be able to determine his legal position and how best to defend the claim.
- Our experts would assess the claim and appoint a solicitor to assist Jon's business.
- Jon would benefit from a generous limit of indemnity to help resolve this issue and restore his business operation.

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording for further details.



### 03

#### Employee disputes

It's essential that businesses have robust employment contracts and suitable processes to manage employee grievances, disciplinary or redundancy programmes. This should help to avoid employment tribunal claims against the business. Should a tribunal claim occur, our policy helps to cover the associated legal costs. We'll appoint a specialist solicitor, and in certain cases, will also pay the compensation awarded. We can also help support the business in the event a former employee breaches a compromise agreement following an employment dispute.

### 04

#### Recovering what's rightfully owed

Delays to payments can create crippling cash flow issues for a business, and in most instances are the result of a contract dispute. Our legal expenses insurance policy enables our customer to bring a claim for a disputed debt in order to recover payment under the terms of their contract with either their supplier or customer.

### 05

#### Compliance and regulation

With so much change, keeping on top of laws and regulation can be overwhelming. Our legal expenses insurance policy can help to cover the cost of appeals against health and safety or food safety enforcement notices. It will also help to cover the defence costs in connection with the Data Protection Act.

#### Customer scenario

Rachel rents a premises to run her hairdressing salon. She wants to offer a calm and relaxing environment for her clients but the roof hasn't been maintained by the landlord, resulting in water leaking into the salon. Rachel wants to pursue her landlord to enforce their obligations under her tenancy contract.

#### How could our legal expenses cover help?

- Rachel could contact Lawphone to understand her legal position and obtain advice on how to resolve the problem with her landlord.
- In the event the landlord doesn't arrange urgent repairs, Rachel could submit a claim along with details of any subsequent loss of profit.
- A solicitor would be appointed to act on Rachel's behalf and enforce the terms of the tenancy agreement. This will ensure the landlord meets their obligations with repairs, along with pursuit of compensation for any money lost by the business.
- Rachel's limit of indemnity under her policy would cover all her legal costs needed to resolve the matter.

# Allianz legal expenses cover includes:



## Commercial tenancy agreement (pursuit and defence)

Cover for rental arrears and/or a breach of tenancy agreement.



## Data protection

Cover for defending a data breach claim against our customer's business.



## Jury service attendance allowance

Cover for a daily payment if an employee is summoned for jury service.



## Tax and VAT protection

Support for our customer during a HMRC tax enquiry, a VAT dispute or employer compliance with PAYE and NI contributions.



## Residential lettings

Cover to support the customer, whether they act as a landlord or tenant, in respect of eviction, rent or dilapidation disputes.



## Full contract disputes (pursuit and defence)

Cover to pursue or defend a contract dispute with a manufacturer, supplier or customer. For example, a disputed debt.



## Personal injury

Cover for an employee to pursue a claim against a negligent third party following an injury they have sustained whilst working.



## Criminal prosecution

Assistance for defending our customer if criminal proceedings have been issued against the business, such as a health and safety prosecution.



## Employment disputes

Provides protection to defend our customer for an employment issue that's gone to court, such as discrimination or allegations of unfair dismissal.



## Property disputes (pursuit and defence)

Supports the customer should they wish to pursue a claim for nuisance, trespass or damage to their property. For example, boundary and parking/access disputes or uninsured losses incurred as a result of damage to the insured premises.



## Statutory licence (appealing a licencing decision)

If a decision has been made to suspend, revoke or change the operating licence of the business, for example a care home or a pub, our cover will help to appeal that decision.



## All risks policy benefits

This policy insures the business against a broad range of legal disputes affecting them unless specifically excluded under the policy.