



Legal Expenses

This policy provides added peace of mind for Residential Management Companies

Deacon Legal Expenses Insurance cover provides a wide range of features and benefits for issues relevant to Residential Management Companies. Cover includes legal assistance if there are disputes with contractors; cover for nuisance and trespass claims; Health and Safety defence, tax or employment disputes.

You will have access to a revolutionary website which will enable you to instantly generate bespoke legal documents. In addition to the website you have access to a confidential 24/7 help lines for Legal tax advice and Counselling Assistance.

What is covered?

The insurer will pay the Insured's Legal Costs & Expenses (and compensation Awards under Insured event 2) up to £250,000 Limit of indemnity, including the cost of appeals for claims reported during the period insurance for the following Insured Events:

- **Employment**
Employment dispute with a past, present or prospective employee arising from a contract for service and/or statutory employment rights
- **Employment compensation Awards**
The Insurer will pay a basis and compensatory award made against you by a tribunal, damages ordered by a court against you, or an amount agreed by us in settlement dispute
- **Tax Protection**
You will be covered for a formal aspect or full enquiry into your business tax affairs, and appeal proceedings following an assessment by HM Revenue & Customs relating to VAT
- **Property**
You will be covered if an event which causes or could cause physical damage to your property, public or private nuisance or trespass and recovery or repossession of property from an employee or ex-employee
- **Compliance & Regulation**
Claims regarding the suspension, revocation or refusal to renew your statutory licence, an event leading to the insured being prosecuted in a court of criminal jurisdiction and defence of a civil action brought under the Data Protection Act 1998
- **Contract & Debt Recovery**
Contract disputes and debt recovery actions relating to the purchase, hire, hire purchase, lease, servicing, maintenance, testing, sale or provision of goods or services, providing the amount in dispute exceeds £200.
- **Leasehold Valuation Tribunal Protection**
A Leasehold Valuation Tribunal under Section 27A of the Landlord and Tenant Act 1985 instigated by a resident or tenant of the premises where you are unable to recover costs from them through the service charges levied by you as a result of the resident or tenant having applied to the tribunal under Section 20C to prevent such costs being recovered, and the tribunal has issued an order agreeing to this application.

This cover does have significant exclusions or limitations depending on the type of insured event

The policy is tailored to meet the needs of a residential management company and offers twice the usual legal expenses limit.

You will be entitled to download legal documentation from the revolutionary Website to assist with day to day issues that effects your business.

When you have registered you can opt for 'Legal Document Max Live' at an additional annual cost. This provides you with the added benefit of having your letters reviewed by a solicitor. This is a telephone and web based facility.

Legal Tax advice – The Company is entitled to use the helpline service 24 hours a day 365 days a year.

Counselling Assistance- The insured is entitled to use the counselling service 24 hours a day 365 days of the year.

How much does this protection cost?

The minimum premium starts at just £22.50 for a maximum of 9 units (inclusive of IPT).

Please note this is an annual policy and cannot be cancelled mid term.

Who are ARAG

Deacon has teamed up with ARAG to provide this special legal expenses cover.

ARAG founded in Germany in 1935. They are one of the worlds leading players in legal expenses insurance operating in 13 European countries as well as the US.

ARAG UK are a highly experience specialist team who administer this insurance on behalf of Brit Insurance.

How do I arrange cover?

Call Deacon on the number below and we will give you further information if required or give immediate cover over the phone. Its simple – you can pay by credit or debit card or ask for an invoice and send a cheque.

08000 92 93 94