

Forces Mutual Legal Solutions

Insurance Product Information Document

Company: ARAG plc

Product: Forces Mutual Legal Solutions

ARAG plc is registered in England (Company No. 02585818). Registered Office: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority (FCA registered number is 452369).

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 a range of free helplines offering legal and tax advice and identity theft resolution.



What Is Insured?

You and your family living with you can claim:

- ✓ **Employment** - 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(s),
 - 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 disputes** - 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.
- ✗ Claims arising from or relating to an amount below £100.
- ✗ 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.



What Is Insured?

You and your family living with you can claim:

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



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.
- ! 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 Islands. For contract disputes and personal injury you are also covered in EU countries, 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 premium for this cover is automatically included in the sum you pay for your Forces Mutual Kit & Personal Possessions Insurance.



When does the cover start and end?

Your cover will take effect on the date stated on your schedule and will continue unless your Forces Mutual Kit & Personal Possessions Insurance policy is cancelled, subject to your paying your Forces Mutual Kit & Personal Possessions Insurance monthly premium.



How do I cancel the contract?

To cancel your policy you should:

Write to: Forces Mutual, 5th Floor, 20 Chapel Street, Liverpool, L3 9AG

Telephone: 0151 363 5290

Visit the "contact us" section of the website at www.forcesmutual.org

We hope that you will be happy with your insurance policy. However if this policy does not meet your needs you have 14 days from the date you purchased this policy or the date you received your policy documents, whichever is later to cancel the policy. Providing there has been no claim or incident giving rise to a claim we will refund any premium. If you cancel your policy at any other time, as you pay monthly by direct debit, we will continue to provide cover until the end of that calendar month and no refund will be provided. Please note, this policy cannot be cancelled independently from your Forces Mutual Kit & Personal Possessions Insurance policy and the contract will run for as long as that policy stays in force.