

**Company:** ARAG Legal Expenses Insurance Company Ltd ('ARAG') which 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.

**Product:**  
Basic Legal Expenses

This insurance is included as standard in your Homeprotect home insurance policy. The insurance is managed and underwritten by ARAG. This document summarises the key features of the insurance. Complete pre-contractual and contractual information is included in other documents including the policy booklet and policy document.

### WHAT IS THIS TYPE OF INSURANCE?

Basic Legal Expenses provides you and your family with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems covered by this policy.



#### What is insured?

##### CONTRACT DISPUTES

Disputes over:

- ✓ Buying or selling the your Property
- ✓ Buying or selling goods
- ✓ Purchasing services

##### PROPERTY PROTECTION

Disputes relating to your Property or personal possessions following:

- ✓ Someone causing damage to them
- ✓ Legal nuisance or trespass

##### TELEPHONE HELPLINES

- ✓ Legal advice
- ✓ Tax advice



#### What is not insured?

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Legal problems that started before the date your cover begins
- ✗ Costs which exceed your policy limit of £25,000 for any one claim
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers – this is currently £100 per hour (this amount may vary from time to time)



#### Are there any restrictions on cover?

- ! The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest

##### CONTRACT DISPUTES

Claims:

- ! Where the amount in dispute is £250 or less incl. VAT
- ! Which arise from a loan, mortgage, pension, investment or borrowing
- ! Relating to building work or design where the contract value exceeds £5,000 incl. VAT
- ! Relating to a motor vehicle
- ! Where you haven't entered into the agreement in a personal capacity

##### PROPERTY PROTECTION

- ! Claims relating to damage where the amount in dispute is £250 or less

##### EXCESS PAYMENTS

- ! You must pay the first £250 of any claim



### Where am I covered?

The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands



### What are my obligations?

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need



### When and how do I pay?

This product is included as standard in your Homeprotect policy.



### When does cover start and end?

Cover will start from when you've requested your Homeprotect home insurance policy to start until the end of your home insurance policy.



### How do I cancel the contract?

- If you need to cancel or amend your contract, please call Homeprotect on 0330 660 1000.