

PERSONAL LEGAL EXPENSES

Providing support, expert advice and cover for legal costs

Why you need legal protection

Legal disputes relating to your home, employment, death or personal injury can be costly, time consuming and may stretch your finances. If you find yourself in need of help, we provide legal expenses insurance to help protect you during legal disputes; providing support, advice and cover for legal costs.

What is personal legal expenses cover?

Personal legal expenses insurance covers you in a wide range of areas where legal problems commonly occur, such as:

- **Contract Disputes** – Covering disputes arising from an agreement or an alleged agreement you have entered into in a personal capacity around the buying and hiring of goods or services or the selling of goods
- **Property Protection** – Disputes relating to nuisance or trespass and pursuing third parties who have caused damage in relation to your home, second home or personal possessions, that you own, or are responsible for
- **Bodily Injury** – A sudden or specific incident that causes death or bodily injury to you
- **Public Rights of Way** – Costs when opposing certain proposals for changes or additions to public rights of way which impact you

- **Disputes with your employer** – Relating to your terms of employment
- **Legal Defence** – Defending your legal rights if you are prosecuted following an event in relation to your work or while driving a motor vehicle.

Other cover includes: disputes with your landlord, lost income due to jury service and court attendance, shotgun and/or firearm certificate protection, and clinical negligence.

Free helplines and online services are also available to provide expert advice in connection with:

- Legal advice on any personal legal issues
- Tax advice on personal tax matters
- Health and medical
- Counselling.

If the worst happens and you are facing a legal dispute, personal legal expenses cover could cover the cost of legal representation up to your policy limit of £50,000 under NFU Mutual's Home & Lifestyle policy.

Limits, conditions and exclusions apply.

If you'd like to find out more about this cover, please speak to your local NFU Mutual agency or Mutual Direct.



Claims examples

Contract Disputes:

- A new kitchen appliance breaks down and the shop refuses to help
- A misrepresentation has arisen in an agreement to buy a house.

Property Protection:

- Your conservatory roof is damaged while a neighbour's extension is being constructed
- The neighbours build an extension which encroaches on to your property.

Employment Disputes:

- You believe your selection for redundancy was unfair
- The employer unfairly dismisses you following an alleged grievance.

How does legal expenses help?

Our legal expenses cover is administered by DAS Legal Expenses Insurance Company Limited on our behalf, providing an independent claims handling service and immediate access to a range of information, advice and assistance that can help avoid problems arising in the first place, including:

- Access to legal advice helplines and online resources
- Counselling service.

Helpline services

Legal Advice Helpline services – 0117 934 0573

Available 24 hours a day, 7 days a week.

If you wish to speak to someone about a personal legal issue under the laws of the UK, Channel Islands, Isle of Man, the European Union, Switzerland or Norway, please phone the helpline and tell them that you're an NFU Mutual policyholder. DAS can also put you in touch with an expert if you're looking for advice on topics relating to personal tax issues under UK law and health and medical advice.

Advice on the law of England and Wales is available 24/7. Advice on other countries' laws, UK tax advice or health and medical advice is available 9am to 5pm Monday to Friday (excluding bank holidays).

Householdlaw website – dashouseholdlaw.co.uk

The website provides legal information, guides, videos and document building tools to assist and support you with legal problems.

Counselling service – 0117 934 2121

DAS will provide you with a confidential counselling service over the phone if you are aged 18 or over (or aged between 16 and 18 and in full-time employment).

What to expect when you make a claim

Call the helpline:

Call **0117 934 0573**, available 24 hours a day

- You'll need your policy number which you can find in your policy schedule.

Your claim is assessed:

- To check your claim is covered by your policy and for civil claims and criminal appeals that there is a 'reasonable prospect of success'
- If you're covered, we'll pass details across to the lawyers
- If you're not covered, the claim handlers will advise you of your options, which could include free over the phone legal advice.

A lawyer is chosen:

- They will familiarise themselves with your claim and make contact with you
- If you prefer, you can choose your own lawyer, subject to them being suitably qualified and agreeing to the administrator's terms. The team will be happy to discuss this with you.

Your lawyer will:

- Manage your case from start to finish
- Monitor progress of your claim and keep you informed.

Reaching a resolution:

- Settle out of court – this is common, and most cases end this way
- Court action is needed – your lawyer will prepare your case and help you if a court appearance is needed
- The strength of your case may change as information becomes available. Your lawyer will give you clear advice on whether you are likely to win your case and whether cover can continue.

If you'd like to find out more about this cover, please speak to your local agency or Mutual Direct.

Frequently asked questions

What is 'reasonable prospects of success'?

Once your claim is accepted, in most cases it will be assessed by a lawyer to make sure that there is a reasonable prospect of success. This means the claim has at least a 51% chance of recovering losses or damages, winning an appeal made by you, successfully defending a claim or appeal made against you or getting any other relief you're claiming for.

For criminal claims, there's no requirement to have reasonable prospects of success, although reasonable prospects will apply to criminal appeals.

If your claim is deemed not to have a reasonable prospect of success of at least 51% we may refuse funding. The prospect of success can change during a case, but as long as your lawyer believes you're still likely to win, we'll continue to support your case.

Can I use my own solicitor to manage my claim?

A lawyer will be instructed who is a specialist in the area of law covered by your policy. Instructed lawyers are monitored and audited to make sure they are delivering a high-quality service.

If you prefer, you can choose your own lawyer, subject to them being suitably qualified and agreeing to the administrator's terms – DAS will be happy to discuss this with you.

Can I claim for a dispute that began before I bought the legal protection cover?

No, not if the legal issue began before the legal expenses cover was taken out.

Can I claim the costs I incurred before I reported the claim?

No, you remain responsible for these costs so it's important to call the legal advice team as soon as possible to discuss the best way to progress.

We're committed to supporting our customers,
whatever your circumstances or needs we're here to help.

**If you'd like this document in large print,
braille or audio, just contact us.**

If you're hard of hearing or deaf, or you have difficulty with your speech,
you can contact us by using the Relay UK app on your smartphone or tablet,
or by dialling 18001 before our number on your textphone.

To stop us contacting you for marketing or giving information to other members of NFU Mutual Group, please write to Marketing Department (Do Not Contact Me), NFU Mutual, Tiddington Road, Stratford-upon-Avon, CV37 7BJ or contact your local agency office. To find out more about how we use your personal information and your rights, please go to nfumutual.co.uk/privacy.

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