

Employment Practices Legal Protection

Insurance Product Information Document

Company: ARAG Legal Protection Limited

Product: Employment Practices Legal Protection

ARAG Legal Protection Limited is registered in Republic of Ireland (Company No. 639625). Registered Office: Europa House, Harcourt Centre, Harcourt Street, Dublin 2, D02 WR20. ARAG Legal Protection Limited is regulated by the Central Bank of Ireland.

This document is a summary of the insurance cover and restrictions. 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?

Employment Practices Legal Protection provides you 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 in relation to your business activities.



What is insured?

Employment Disputes and Financial Compensation Awards

- ✓ Defending your legal rights:
 - prior to the issue of proceedings before a Workplace Relations Adjudicator, court or tribunal following the dismissal of an employee; or
 - in proceedings following a dispute relating to an employee or former employee's employment contract, or an alleged breach of their (or a former or prospective employee's) statutory rights
- ✓ For accepted Employment Disputes claims, payment of Financial compensation awards

Legal Defence

- ✓ Defence of your and your employees' legal rights following an alleged criminal offence, or prosecution under data protection legislation
- ✓ Defending your employees in civil action taken against them as a trustee of a pension fund
- ✓ Appealing a statutory notice affecting the business
- ✓ Payment of an employee's salary or wages whilst attending a court or tribunal or doing jury service

Telephone helplines and other services

- ✓ Legal advice
- ✓ Counselling
- ✓ Employment manual



What is not insured?

- ✗ The first 10% of all employment financial compensation awards payable under this policy
- ✗ 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 limits as stated in your policy schedule
- ✗ 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 €150 per hour



Are there any restrictions on cover?

You are not covered for:

- ! 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 unless we are liable for a compensation award under the policy
- ! **Employment Disputes and Financial Compensation Awards** claims relating to:
 - employee internal disciplinary or grievance procedures
 - disputes within the first 90 days of the start of this policy
 - a dispute with an employee subject to a warning issued 180 days immediately preceding the start date of this policy if the dispute arises within 180 days of the policy start date
 - any claim relating to a redundancy which occurs within the first 180 days of the start of this policy
 - compensation awards following a breach of statutory duty, where you did not seek and follow legal advice after becoming aware of the issue
- ! **Legal Defence** for criminal prosecutions relating to parking offences or driving without motor insurance or where you have use of 6 or more vehicles for the business



Where am I covered?

The Republic of Ireland.



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 keep any amounts we have to pay as low as possible
- 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?

Payment options will be subject to the agreement between you and the person who is selling you this policy.



When does the cover start and end?

This cover will last for one year and the dates of cover will be included in your policy documentation. If in any doubt, please speak to the person who sold you this policy.



How do I cancel the contract?

You can cancel this policy by telling us at any time as long as you tell us at least 14 days beforehand.

Subject to the terms of business between you and the person who sold you this policy, you may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between you and the person who sold you this policy. Please contact them directly for full details of charges.