

Commercial Legal Protection

ARAG Ireland

Statement of customer demands and needs

Please consider the following questions in order to decide whether ARAG Commercial Legal Protection meets your demands and needs. This statement is not a summary of cover.

- Would you like to be able to access free business legal advice, a health & medical information or a counselling service by telephone, and/or to download an employee handbook?
- Would you require legal representation if an employee or ex-employee alleges that you have breached their contractual terms or employment rights and pursues a claim against you? (Please note that the cover for employment disputes will not fully satisfy the demands and needs of businesses which engage workers on a casual or freelance basis who they do not fully control, and/or workers who choose whether or not they wish to perform work.)
- Would you like to be protected against the payment of compensation to an employee or ex-employee?
- Would you like help from a tax consultant or accountant to negotiate with the Revenue Commissioners if you are notified that an enquiry into your business accounts will be opened, or if there is a dispute over VAT or compliance with PAYE or Social Insurance Contribution regulations?
- Would you wish to use mediation or pursue a legal claim against the party responsible if your property is damaged, or if you suffer nuisance or trespass – and get all of the costs covered?
- Would you seek to protect your business and its employees against legal costs if an allegation or a complaint results in a criminal investigation or prosecution (including motor-related offences)?
- Is your business subject to a statutory licence?
- Would you wish to be protected against legal costs if you have a dispute with a customer or supplier or if you wish to recover debts owed to your business? (Please note that the cover for contract disputes and debt recovery will not fully satisfy the demands and needs of businesses which enter into agency agreements or which supply IT systems, software, internet services or computer hardware.)
- Do you understand that for a legal expenses claim to be accepted, it must be assessed as having a 51% or more chance of achieving a successful outcome?

ARAG Legal Protection Limited is registered in Republic of Ireland number 639625.
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ARAG Legal Protection Limited is regulated by the Central Bank of Ireland.

www.arag.ie