

Group Legal Expenses Insurance

Insurance Product Information Document

Company: ARAG Legal Protection Limited

Product: NAPD Group 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 documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

Group 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.



What is insured?

Legal Defence

- ✓ Defence for:
 - criminal prosecutions against you as an employee
 - civil actions against you as a trustee of a pension fund set up for the benefit of your employer's employees
 - motor related prosecutions
 - any claim relating to your alleged dishonesty or alleged violent behaviour arising from your work as an employee

Disciplinary Hearings

- ✓ Defence in a formal investigation or disciplinary case being brought by the Teaching Council

Bodily Injury

- ✓ Sudden or specific accidents causing your death or bodily injury

Telephone Helplines

- ✓ Legal advice service
- ✓ Counselling service

ARAG to provide legal services up to the maximum of 2 hours (to include review of files and content of proposed correspondence) in relation to employment or disciplinary Hearing issues which the NAPD member is required to formulate a response on.



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 €150,000 for any one claim
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority



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
- ! **Legal defence** claims relating to parking offences, driving without valid insurance or the use of drink or drugs
- ! **Bodily injury** claims relating to:
 - any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident
 - Deep Vein Thrombosis
 - defending your legal rights
 - you driving a motor vehicle
 - or the cost of a medical report when registering a claim with the Personal Injuries Assessment Board (PIAB)



Where am I covered?

- ✓ For **Legal Defence** and **Disciplinary Hearings** claims, the Republic of Ireland
- ✓ For **Bodily Injury** claims, the European Union, the United Kingdom, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey



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?

As this is a membership benefit provided by the NAPD as part of your annual subscription, there is no ability to cancel the benefit provided by the membership. The NAPD however has the right to advise that the benefit is no longer available.



When does the cover start and end?

This membership benefit starts when your membership starts and finishes at the earlier of your cancellation of your NAPD membership or when the NAPD advises you that this membership benefit is no longer available.



How do I cancel the contract?

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