Holiday Home Legal Solutions

Insurance Product Information Document

Company: ARAG plc **Product: Holiday Home Legal Solutions**

Insurer: ARAG Legal Expenses Insurance Company Limited.

ARAG plc is registered in England and Wales (Company No. 02585818). Registered Office: ARAG plc, Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. ARAG plc is authorised and regulated by the Financial Conduct Authority (FCA registered number is 452369).

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?

Holiday Home Legal Solutions protects you against legal costs to protect your legal rights if you become involved in a dispute that is covered by the policy. Cover applies for solicitors and barrister's fees, court costs and your opponent's costs if the court awards costs against you. You also have access to a range of free helplines offering legal and tax advice and a counselling service. You can also register to use our Consumer legal services website which allows you to create legal documents online - such as a free will.

What is insured?

You and your family living with you can claim:

- ✓ **Property**
  against another party who causes damage to your holiday home, nuisance or trespass;
- ✓ **Contract**
  if you have a dispute about;
  - buying or renting out your holiday home for leisure purposes,
  - buying or hiring goods or services for your holiday home;
- ✓ **Legal defence**
  for the cost of legal representation in the event of a criminal prosecution brought against you in a court of criminal jurisdiction arising from letting out your holiday home for leisure purposes;
- ✓ **Tax**
  to have help from an accountant if HMRC investigate your personal tax affairs.

What is not insured?

- ✘ Claims that do not have a 51% chance or more of success.
- ✘ Circumstances existing before your cover starts.
- ✘ Costs that you incur without our consent or which exceed the sum we would pay a law firm from our panel.
- ✘ Disputes about loans, or mortgages.
- ✘ Contract disputes relating to goods or services which exceed £5,000 in value.
- ✘ Tax avoidance, fraud, late or careless tax returns.

Are there any restrictions on cover?

- ! Claims must be reported to us during the period of insurance.
- ! The most the insurer will pay is £50,000 for all claims arising from the same originating cause.
- ! We will choose your lawyer from our panel unless there is a conflict of interest or the point has been reached at which proceedings need to be issued.
- ! A £250 excess applies to nuisance and trespass claims.

Where am I covered?

You are covered for disputes in the UK, Isle of Man and Channel Islands.

What are my obligations?

- Claims must be reported to us as soon as you are aware of the claim.
- You must co-operate with us and the person we appoint to conduct your claim.
- You must act to keep the costs of your claim as low as possible and must agree to a reasonable offer to settle the dispute.

When and how do I pay?

The person who sells your Holiday Home Legal Solutions policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your holiday home insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your holiday home insurance.

When does cover start and end?

Cover starts and ends at the same time as your holiday home insurance policy.

How do I cancel the contract?

Where your premium for Holiday Home Legal Solutions has been included within your holiday home insurance premium, it cannot be cancelled independently from your holiday home insurance policy and the contract will run for as long as that policy stays in force. If you have paid an additional premium for Holiday Home Legal Solutions, you can cancel within the first 14 days of receiving your policy and obtain a full refund provided that we have not accepted a claim. Tell the person who sold your policy to you that you wish to cancel. They will decide what refund, if any, is due for the time you have not used if you cancel after the first 14 days .

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