

Unoccupied Property Owners' Legal Solutions



Why you need Unoccupied Property Owners' Legal Solutions

What we cover

We have created a product specifically designed to address your needs when your property becomes unoccupied.

We cover the legal costs arising from the following:

- damage to your property, nuisance and trespass
- eviction of squatters.

In addition we can help you overcome a range of common legal problems, for example:

- you need expert legal advice quickly
- you receive a notice of an enquiry into your tax or VAT returns.



Legal advice and tax helplines

You can call our legal advice helpline and get immediate advice on all legal problems affecting your unoccupied property, 24 hours a day, 365 days a year. You can also obtain tax-related advice from our tax helpline or use our counselling assistance helpline.

Legal services website

Your policy unlocks free access to our legal services website which contains our helpful law guides and allows you to create tenancy and business legal documents and letters.

Why choose ARAG?

We are part of ARAG SE, the largest family-owned enterprise in the German insurance industry. Founded in 1935, on the principle that every citizen should be able to assert their legal rights, ARAG now employs 4,700 people around the world and generates premium income of more than €2.0 billion. Our UK operation provides a nationwide service from our Bristol Head Office.

We provide innovative and affordable products to companies and their directors and partners. We are committed to providing our customers with legal advice and representation throughout a legal problem. We recognise that we will only grow by ensuring that we provide excellent products and an outstanding service to our customers.

Expertise when you need it most.





What is covered?

The summary table on page 5 provides all the information you need to consider before deciding whether to buy this cover but the information below will also help you. If you require full details of our policy terms and conditions please ask to see a policy wording.

Property damage, nuisance and trespass

Nuisance, trespass or damage to your property by another party could put a substantial strain on your resources. We will pay for the legal costs of pursuing your rights if your property or its contents are damaged or affected by nuisance or trespass.

Tax disputes

Nobody welcomes an unexpected visit from the taxman and any investigation by HMRC can be lengthy and expensive. Our tax advisors will represent you if you are investigated or where a dispute arises following a compliance check by HMRC.

Legal defence

Our Legal services website is an excellent source of guidance and support, but if things go wrong we will pay the legal costs to defend you throughout a criminal investigation or prosecution, including motoring offences.

Important information

Important conditions

You must always contact us first before appointing a solicitor or accountant to act for you. If you fail to do this you may prejudice your position and the insurer will not pay costs that they would not have agreed to pay under the terms of your policy.

When we receive your claim we will have it assessed for reasonable prospects of success. Provided that the event is covered by the policy and your claim is more likely than not to succeed, we will help you under the terms of your policy.

We will recommend mediation to resolve your dispute where appropriate or we will appoint a solicitor, accountant or other suitable expert to act for you from our nationwide panel of specialist firms. The members of our panel are carefully selected based on their expertise and work under strict service standards. They are also audited regularly to ensure they provide the best possible service to our customers.

What happens if I change my mind after taking out the policy?

The policy provides you with a 14-day reflection period in which to decide whether you wish to continue. Cancellation is fully explained in Condition 9 of the policy wording.

What happens if the insurer cannot meet its liabilities?

The insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation of up to 90% of the cost of your claim in the unlikely event that the insurer cannot meet its obligations. Further information about compensation scheme arrangements is available at www.fscs.org.uk.

Claims procedure

Telling us about your claim

- 1) If an insured needs to make a claim, they must notify us as soon as possible.
- 2) If an insured instructs their own solicitor or accountant without telling us, they will be liable for costs that are not covered by this policy.
- 3) A claim can be made online at www.arag.co.uk/newclaims. Alternatively an insured can obtain a claim form by downloading one at www.arag.co.uk/newclaims or by calling us on **0330 303 1955** between 9am and 5pm weekdays (except bank holidays).
- 4) The completed claim form and supporting documentation can be submitted online or sent to us by email, or post. Further details are set out in the claim form itself.

What happens next?

- 1) We will send the insured a written acknowledgment by the end of the next working day after receiving their claim.
- 2) Within five working days of receiving all the information needed to assess the availability of cover under the policy, we will write to the insured either:
 - a) confirming cover under the terms of your policy and advising the insured of the next steps to progress their claim; or
 - b) if the claim is not covered, we will explain in full the reason why and advise whether we can assist in another way.
- 3) When a representative is appointed they will try to resolve the insured's dispute without delay, arranging Alternative Dispute Resolution, such as mediation, whenever appropriate.
- 4) We will check on the progress of the insured's claim with the appointed advisor from time to time. Sometimes matters cannot be resolved quickly, particularly if the other side is slow to cooperate or a legal timetable is decided by the courts.

The tables on the next page show a summary of cover. For full terms and conditions of the policy, please read the policy wording.

Summary table

Significant features & benefits	Significant exclusions or limitations
<p>The insurer will pay legal costs & expenses up to the sums shown in your policy schedule or as otherwise stated in the policy including the cost of appeals for the following:</p>	<ul style="list-style-type: none"> • It must always be more likely than not that your claim will be successful. • You must report your claim during the period of insurance and as soon as you become aware of the circumstances that could lead to a claim. • Unless there is a conflict of interest we will choose an appointed advisor until proceedings need to be issued. • Legal costs, expenses, or compensation awards incurred before we accept a claim. • Costs that exceed the sum we would have agreed to pay a solicitor on our panel, if the insured chooses to use their own representative.
<p>1) Property damage, nuisance and trespass We will pursue a claim if your property and/or anything else you own at the insured address is damaged. We will also pursue a claim in the event of public or private nuisance or trespass.</p>	
<p>2) Tax disputes A formally notified enquiry into your personal or business tax, where a dispute arises following a compliance check by HMRC, or where a dispute arises about VAT.</p>	<ul style="list-style-type: none"> • Any claim where you been careless or have not met legal timescales. • An investigation by the Fraud Investigation Service of HMRC. • Tax avoidance.
<p>3) Legal defence We will defend the insured</p> <ul style="list-style-type: none"> • in an investigation that could lead to prosecution • if criminal proceedings are brought. <p>Cover for motor-related investigations and prosecutions is included.</p>	<p>Parking offences.</p>
<h3>ADDITIONAL SERVICES</h3>	
<p>Legal & tax advice helpline Access by telephone to legal and tax experts for UK and EU-wide legal advice and UK tax advice.</p>	<ul style="list-style-type: none"> • Advice will not be put in writing. • Advice on UK tax law is available Monday to Friday between 9am and 5pm (except bank holidays). • We cannot advise on financial planning or financial services products. • Services are subject to fair and reasonable use.
<p>Counselling assistance Qualified counsellors will provide confidential support and advice by phone if you are suffering from emotional upset or are feeling worried and anxious about a personal or work-related problem.</p>	
<p>Landlords' and Business legal services website Register using your voucher codes to download legal documents that can assist with day-to-day issues.</p>	<ul style="list-style-type: none"> • Some documents only apply for England & Wales.
<p>Territorial Limit</p> <ul style="list-style-type: none"> • Insured event 1) Property damage, nuisance & trespass and 2) Tax disputes– the United Kingdom, Channel Islands and the Isle of Man. • Insured event 3) Legal defence – the United Kingdom, Channel Islands, Isle of Man, Norway, Switzerland and countries in the European Union. 	

How we handle complaints

Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, this should be addressed to our Customer Relations Department who will arrange to have it reviewed at the appropriate level. We can be reached in the following ways:



0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).



customerrelations@arag.co.uk



ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.

Step 2

If we are not able to resolve the complaint to your satisfaction, then you can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. They can be contacted at



0800 023 4567 or 0300 1239 123



complaint.info@financial-ombudsman.org.uk



Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at **www.financial-ombudsman.org.uk**

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.