



Why you need Holiday Home Legal Solutions

Most people think they are unlikely to become involved in a legal dispute but a bad experience with an employer, boundary dispute or a holiday from hell are all very common problems. Taking legal action to resolve these kinds of issues can be expensive and complicated.

Help is available when you need it

Holiday Home Legal Solutions will allow you to protect your legal rights without worrying about the cost.

Why choose ARAG?

ARAG's UK operation provides a nationwide service from our Bristol Head Office. We are part of ARAG SE, a global leader in legal expenses insurance which generates annual premium income in excess of €1.8 billion.

It has always been our vision to enable everyone, not just those that can afford it, to assert their legal rights. With this aim in mind 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.

What we cover

We can help you with;

- disputes that arise from letting out or your holiday home or buying goods and services for the purpose of letting it out
- a dispute with a neighbour
- an investigation by HMRC into your personal tax affairs



Examples of when we can help

Assistance when you need it

Holiday Home Legal Solutions includes a number of useful assistance services providing helplines and online help. Here is a summary:

Legal and tax advice

- Legal advice line – 24/7, 365 days a year providing advice on personal legal matters within EU law.
- Tax advice line – open 9am-5pm, Monday to Friday (except bank holidays) to answer your personal tax queries subject to UK laws.
- Your query will be dealt with by a qualified specialist who is experienced in handling legal and tax related matters.
- Services are subject to fair and reasonable use.

Tax

Our insured received a letter from HMRC stating that they intended to make a full enquiry into our insured's personal tax return for the previous year. Our insured contacted us and we appointed a tax consultant to represent him and negotiate on his behalf. After extensive investigation, HMRC confirmed that the tax return was in order with appropriate tax paid. We settled the tax consultant's invoice for £2,500.

Property

A neighbour had built a wall which encroached onto our insured's garden. After failing to reach an agreement with their neighbour about removing the wall our insured contacted us and we appointed a solicitor to act for them.

Following protracted correspondence, both sides agreed to mediation, leading to an agreement for the wall's removal where it encroached on our insured's land. We paid the solicitor's fees of £5,250.

Consumer Legal Services website

Access to an online service for downloading legal documents, letters and formal notices, such as;

- wills
- consumer dispute letters
- landlord notices.

Please note there may be a small charge for some documents.

Important Information

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?

AmTrust Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation 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

If you need to make a claim you must notify us as soon as possible.

1. Under no circumstances should you instruct your own solicitor accountant as the insurer will not pay any costs incurred without our agreement.
2. You can request a claim form between 9am and 5pm Monday to Friday (except bank holidays) by telephoning **0117 917 1698** or by downloading one at www.arag.co.uk/newclaims
3. You can send your completed claim form and supporting documents to us by email, post or fax. Further details are set out in the claim form itself. We will send you a written acknowledgment by the end of the next working day after the claim is received.
4. Within five working days of receiving all the information needed to assess the availability of cover under the policy, we will write to you either:
 - a) confirming cover under the terms of your policy and advising you of the next steps to progress your claim; or
 - b) if the claim is not covered, explaining in full the reason why and advising whether we can assist in another way.
5. When a representative is appointed they will try to resolve your dispute without delay, arranging mediation whenever appropriate. Matters cannot always 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 pages show a summary of cover. For full terms and conditions of the policy, please read the policy wording.

Significant Features & Benefits	Significant Exclusions or Limitations	Where found
<p>The insurer will pay the insured's legal costs & expenses and communication costs up to £50,000 including the cost of appeals for the following.</p>	<ul style="list-style-type: none"> • It must always be more likely than not that the insured's claim will be successful. • The insured must report their claim during the period of insurance and as soon as they become aware of the circumstances that could lead to a claim. • The insured always agrees to use an appointed advisor chosen by us before the issue of proceedings or in any claim falling under the jurisdiction of the small claims court. • Legal costs & expenses incurred prior to the acceptance of a claim. 	<p>Your policy cover</p> <p>4)</p> <p>5)</p> <p>What is not covered by this policy</p> <p>1.</p>
<p>1 Property A dispute relating to your holiday home following:</p> <ul style="list-style-type: none"> • private or public nuisance or trespass • physical damage to your holiday home or any contents within it • A dispute with your landlord or site owner arising out of your occupation of your holiday home. 	<p>The first £250 of each claim relating to nuisance or trespass.</p>	<p>What is not covered under Insured event 1</p> <p>1a)</p>
<p>2 Contract A dispute arising from an agreement entered into by the insured for:</p> <ul style="list-style-type: none"> • buying or renting out your holiday home • buying or hiring goods for your holiday home 	<ul style="list-style-type: none"> • an agreement to let out your holiday home for a term exceeding six months • goods or services which exceed £5,000 in value • loans and mortgages, • an employment contract • a settlement due under an insurance policy. 	<p>What is not covered under Insured event 2</p> <p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>5.</p>
<p>3 Legal defence Defence of a criminal prosecution brought against you arising from letting out your holiday home for leisure purposes.</p>		
<p>4 Tax A formal enquiry into the insured's personal tax affairs provided that all returns are complete and have been submitted within the legal timescales permitted.</p>	<ul style="list-style-type: none"> • any enquiry that concerns assets, monies or wealth outside of Great Britain and Northern Ireland • an investigation by the Fraud Investigation Service of HM Revenue & Customs • tax returns where HM Revenue & Customs levy a penalty or which contain negligent misstatements, or where you fail to disclose income relating to your holiday home • circumstances where the Disclosure of Tax Avoidance Scheme Regulations apply or should apply to an insured's financial arrangements. 	<p>What is not covered under Insured event 4</p> <p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p>

Significant Features & Benefits	Significant Exclusions or Limitations	Where found
<p>Consumer Legal Services website</p> <ul style="list-style-type: none"> Visit our Consumer Legal Services website at www.araglegal.co.uk and register using your voucher code to download legal documents that can assist you with day-to-day legal issues. These include a free will and consumer complaint letters. Many documents offer legal review services. You can access our online law guide. 	<ul style="list-style-type: none"> Documents are restricted to personal legal matters. Some documents can only be used in England and Wales. Many documents are free while others attract a modest charge. Legal review services are subject to a fee. 	<p>Consumer Legal Services</p>
	<p>Territorial limit The UK, Channels Islands and the Isle of Man except for contract where cover extends to the EU, Norway and Switzerland.</p>	<p>Meaning of words & terms Territorial limit</p>
	<p>Period of insurance Unless otherwise agreed the period of insurance shall be for twelve months.</p>	<p>Meaning of words & terms Period of insurance</p>
	<p>Legal costs & expenses</p> <ul style="list-style-type: none"> Reasonable costs incurred by the appointed advisor. The other side's legal costs. 	<p>Meaning of words & terms Legal costs & expenses</p>

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 123 9123 if calling from a mobile



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.

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369. ARAG plc is authorised to administer this insurance on behalf of the insurer AmTrust Europe Limited. AmTrust Europe Limited is registered in England and Wales number 1229676 Registered address: Market Square House, St. James's Street, Nottingham NG1 6FG. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority firm registration number 202189. This can be checked by visiting the FCA website at www.fca.org.uk/register

ARAG plc and AmTrust Europe Limited are covered by the Financial Ombudsman Service

www.arag.co.uk