

# Legal Expenses Insurance



## What is it?

Legal Expenses Insurance can fund the costs of legal advice and/or the costs of bringing or defending a court case. Legal expenses insurance can be bought annually together with a home or motor policy.

There are two main types of policy that rhg can arrange for you; Motor Legal Expenses Insurance and Home, or Household, Legal Expenses Insurance.

## Who needs it?

**Household** - If you have been affected by personal injury, have a property or employment dispute, or want to pursue a claim for professional negligence, you will want to make sure that your legal expenses are covered.

**Motor** – since most motor insurance policies only cover insured losses, you should consider additional insurance to enable you to recover uninsured losses against the party responsible. An uninsured loss can include injury to yourself or your passengers, loss of use of your vehicle and your policy excess.

## What does it cover?

**Household** - Comprehensive policies provide up to £50,000 legal expenses cover which includes:

- Personal injury (including loss of income, damage to personal belongings, and fatal accidents)
- Property disputes (ensuring your rights are protected)
- Professional negligence (if you want to pursue a claim against an accountant or architect for example)
- Clinical, medical and dental negligence (optional)
- Employment disputes (including unfair dismissal)
- Contract disputes (pursuing or defending a claim)
- Legal defence (Defending a criminal prosecution arising from a private sale)
- Court attendance (loss of salary)
- Jury service (loss of earnings when called to attend)
- Tax protection (ensuring your rights are protected during an HMRC enquiry)

**Motor** – Cover includes up to £100,000 for your legal costs as well as:

- Access to a specialist personal injury solicitor should you or a member of your immediate family suffer an injury in a motor accident that wasn't their fault
- Rehabilitation treatment if you have suffered an injury in a non-fault motor accident
- Claims support if your passenger was injured in a motor accident.
- Recovery of uninsured losses

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Authorised and Regulated by the Financial Conduct Authority. Registration Number 301691

- Nationwide replacement vehicle cover – providing a suitable near equivalent vehicle anywhere in the UK
- Vehicle cloning cover
- Illegal clamping and towing cover

## What does having Legal Expenses Insurance mean to you?

Pursuing, or defending, a claim can run into thousands of pounds and that's something that you don't want to come out of your own pocket. Your rhg Account Executive will arrange a policy that ensures that you are protected from start to finish, with a claims process that is supported throughout, meaning you don't have the extra stress of sorting out your legal expenses whilst your case is taking place.

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