



Day One Benefits

Commercial Property Owners Legal Protection

With most insurance policies, if you don't make a claim then you don't get any real benefit from them. Our Essential Business legal policy is different, it offers a wraparound legal service from day one. These are some of the benefits your customer can access straight away, to help them manage and minimise any legal risks to their business.

Lawyer in your pocket Legal Advice

We offer access to legal advice 24 hours a day, seven days a week, on any legal problem affecting your customers business, if they have their phone, they can speak to a lawyer wherever they are, whenever they like. This can include advice on issues such as employment and redundancy, health & safety, or statutory licences, it can also relate to changes to legislation such as National Minimum Wage and National Insurance.

Tax helpline

They can also obtain tax related advice from our tax helpline on any matter affecting your business.

Counselling helpline

Our qualified counsellors will provide free confidential support and advice by phone to your employees or their family members who are suffering from emotional upset or feeling worried and anxious about a personal or work-related problem.

Legal Documents

Legal services website

Our Business Legal Services website offers a huge resource to any business, with an extensive law guide and document building tools with which can be used to create a range of legal documents including HR notices, contracts of employment, health and safety information, and debt recovery letters and much, much more. The website is full of jargon-free legal information, to help guide you through the intricacies of dealing with almost any legal matter.

Top 15 most popular documents

- Employment agreement
- Employment handbook
- Debt collection letters for unpaid invoices
- Consultancy agreement
- Privacy and cookie notice for a website
- Employment statement
- Health & safety compliance review and policy creator
- Debt collection letters for unpaid invoices
- Fixed-term employment agreement
- Privacy notice for employers
- Job offer letter
- Zero-hours worker agreement
- Employee disciplinary meeting letter
- Assured shorthold tenancy agreement
- Staff appraisal form

Legal articles

We create legal articles on a wide range of business-related subjects to help your customers keep on top of sudden and planned changes to legislation. The topics include things such as the recent changes to legislation, debt recovery and mediation, they are freely available from our website <https://www.arag.co.uk/news-press/>

Crisis communication

In an increasingly media-orientated world, adverse publicity can have a devastating financial impact on businesses. We will pay up to £25,000 in professional fees to provide expert advice to help manage communication effectively in times of crisis. This can include drafting a media statement as well as preparing suitable communications for staff, customers, or suppliers.

Legal Insurance

If the worst comes to the worst and your customer needs to make a legal claim, all of the following is covered.

Main benefits of Commercial Property Owners' Legal Solutions Protection

Protection for legal costs arising from:

Part A – insured property

- property damage, nuisance & trespass
- repossession of residential property
- commercial lease disputes
- recovery of rent arrears
- holiday homes contract disputes.

Part B – insured business

- employment disputes & compensation awards
- employment restrictive covenants
- tax investigations & VAT disputes
- legal defence
- compliance & regulation
- statutory licence appeals
- loss of earnings
- claims involving your executives
- crisis communication.

Commercial lease

A landlord wished to oppose the renewal of his tenant's lease in order to redevelop land where the premises were located. Section 30 (1) (f) of the Landlord and Tenant Act 1954 allows a landlord to serve notice on the tenant to end the business tenancy (instead of renewing it) under such circumstances. Before 2004, the Act required the landlord's notice to state whether he "would oppose" a lease renewal but some changes to the legislation resulted in the wording of the Act being changed to read whether (the landlord) "is opposed" to renewal. The tenant raised a legal challenge to the Section 30 notice which opposed renewal of the lease arguing that the change to the legislation overrode the established precedent that the relevant date of intention to redevelop under s.30(1)(f) was the date of trial. Instead, he suggested that the landlord had to prove the intention to develop at the date the notice was served on the tenant – between 6 and 12 months earlier in the process. The court found no Parliamentary intention supporting the tenant's assertion and saw no other reason to change the status quo, which meant our insured was able to proceed with his redevelopment. Examples of when we can help It has always been our vision to enable everyone, not just those who can afford it, to assert their legal rights.

Repossession

Our insured contacted us for legal advice after their residential tenant fell into arrears and continued to ignore reminders for payment. We directed our insured to our Landlords' legal services website to download the necessary legal notice requiring the tenant to leave the property. Unfortunately the tenant ignored the notice and the matter escalated. We instructed solicitors to obtain a court order for repossession and paid the legal costs and the court fee.

Recovery of rent arrears Our insured contacted us after their tenant failed to pay rent for three months and then vacated the property. Despite chasing the tenant for payment, our insured was unable to get any response. We approved the claim and passed the matter to a panel solicitor. They were able to negotiate a payment plan with the tenant who was having cashflow issues. The insured received repayment plus interest over the following six months. ARAG settled the solicitor's cost.

