

Why Allianz for commercial legal expenses insurance

Legal disputes are common, especially in times of economic turmoil. Should a business have to pursue legal action or defend a claim it can be a massive drain on its balance sheet. That's where our commercial legal expenses insurance can help.

In the event of legal action we'll appoint one of our specialist solicitors to represent our customer and cover the costs of their legal fees, up to their limit of indemnity.

Here are a few good reasons why you should recommend Allianz legal expenses insurance cover.

01

Direct access to 24/7 legal advice

Without the luxury of an in-house legal team, the law can be tricky to navigate. We can be that team, providing customers with 24/7 access to legal advice, on any business-related matter. We'll leave customers confident of their legal obligations and rights, and help them avoid costly legal disputes.

02

Online resources and complimentary legal document review service

Customers have access to Allianz Legal Services, which provides an easy to use document creation service, for a variety of legal documents and contracts including:

- contracts of employment including policies, notices and other agreements
- debt collection proceedings for unpaid invoices
- contracts for services and supplier agreements
- health & safety checklists and policies
- cybersecurity contracts
- landlord, tenant and leaseholder agreements.

In addition, all documents created via Allianz Legal Online can be reviewed and approved by a legal expert, at no additional cost.

Customer scenario

Rick's manufacturing business sent a parcel to a customer via a courier. When the parcel didn't arrive, it was considered lost in transit. Seven months later, the courier's storage warehouse contacted Rick requesting £7,000 for storage costs.

How would our legal expenses cover help?

- Rick could call our legal helpline, Lawphone, to discuss the matter with one of our legal experts who would be able to determine his legal position and how best to defend the claim.
- Where there's a potential legal expenses claim, we would appoint a solicitor to represent and defend Rick through the various stages of litigation up to and including a court hearing.
- Rick's own legal costs would be covered by his policy including any opponent's legal costs should the claim be unsuccessfully defended, up to the limit of indemnity.

For Intermediary Use



03

Employee disputes

It's essential that businesses have robust employment contracts and suitable processes to manage employee grievances, disciplinary or redundancy programmes. This should help to avoid employment tribunals. Should a tribunal occur, our policy helps to cover the associated legal costs. We'll appoint a specialist solicitor, and pay compensation awards related to unfair dismissal claims where the defence is unsuccessful.

04

Recovering what's rightfully owed

Delays to payments can create damaging cash flow issues for a business, and in most instances are the result of a contract dispute. Our legal expenses insurance enables our customer to bring a claim in order to recover payment under the terms of their contract with either their supplier or customer.

05

Compliance and regulation

With so much change, keeping on top of laws and regulation can be overwhelming. Our legal expenses insurance can help to cover the cost of appeals against health and safety or food safety enforcement notices. It will also help to cover defence costs in connection with the Data Protection Act and representation at formal investigations or disciplinary hearings by trade associations.

Customer scenario

Karen owns a kitchen fitting company. Following completion of a job, Karen only receives 50% payment. The customer has alleged faulty workmanship and refuses to make the full payment.

How could our legal expenses cover help?

- Karen would contact our legal helpline, Lawphone, to understand her legal position and how she could recover the outstanding money.
- Once the claim is validated, a solicitor would be appointed to act on Karen's behalf to recover the outstanding money.
- Our policy would cover Karen's legal costs. In addition, it would also cover the cost of appointing a qualified expert to defend the allegation of poor workmanship and support Karen's claim for full payment.
- Karen can protect her future position by using Allianz Legal Services, ensuring she has robust contracts in place with both her customers and suppliers. This will help to mitigate future litigation and that the right conclusions are sensibly achieved.

Allianz legal expenses cover includes:



Employment disputes (defence)

Provides protection to defend our customer against an employment issue that's gone to court, such as discrimination or allegations of unfair dismissal.



Data protection (defence)

Cover for defending a data breach claim against our customer's business.



Jury service attendance allowance

Cover for a daily payment if an employee is summoned for jury service.



Tax and VAT protection (defence)

Support for our customer during a HMRC tax enquiry, a VAT dispute or employer compliance with PAYE and NI contributions.



Commercial tenancy agreement (pursuit and defence)

Cover for rental arrears and/or a breach of tenancy agreement.



Full contract disputes (pursuit and defence)

Cover to pursue or defend a contract dispute with a manufacturer, supplier or customer. For example, a disputed debt.



Property disputes (pursuit)

Supports the customer should they wish to pursue a claim for nuisance, trespass or damage to their property. For example, boundary and parking/access disputes or uninsured losses incurred as a result of damage to the insured premises.



Statutory licence (appealing a licencing decision)

If a decision has been made to suspend, revoke or change the operating licence of the business, for example a care home or a pub, our cover will help to appeal that decision.



Residential lettings (pursuit)

Cover to support the customer if they decide to pursue a rental dispute and/or eviction, as well as the repossession of their property.



Criminal prosecution (defence)

Assistance for defending our customer if criminal proceedings have been issued against the business, such as a health and safety prosecution.



Personal injury (pursuit)

Cover for an employee to pursue a claim against a negligent third party following an injury they have sustained whilst working.



Allianz Legal Services

A range of free and/or discounted legal, tax and business advice services to help customers to comply with the law and avoid costly legal fees.