

Why Allianz for SME Legal Expenses

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

01

Specialist legal and tax advice helplines

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

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 and 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

Jon owns a restaurant business and the safety of his customers is paramount. A member of his team is careless when handling food and drink. A customer complains to the relevant authorities leading to a licensing decision which will affect Jon's ability to trade along with his business reputation.

How could our legal expenses cover help?

- Jon 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 appeal the decision.
- Our experts would assess the claim and appoint a solicitor to help Jon.
- Jon would benefit from a generous limit of indemnity to help resolve this issue and re-open his restaurant.

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording for further details.



03

Employee disputes

It's essential that SME businesses have robust employment contracts and suitable processes to manage employee grievances, disciplinary or redundancy programmes. This should help to avoid employment tribunal claims against the business. Should a tribunal claim occur, our policy helps to cover the associated legal costs. We'll appoint a specialist solicitor, and in certain cases, will also pay the compensation awarded. We can also help support the business in the event a former employee breaches a compromise agreement following an employment dispute.

04

Recovering what's rightfully owed

Delays to payments can create damaging cash flow issues for an SME business, and in most instances are the result of a contract dispute. Our SME legal expenses cover enables our customer to bring a claim for a disputed debt in order to recover payment under the terms of their contract.

05

Compliance and regulation

With so much change, keeping on top of laws and regulation can be overwhelming. Our SME legal expenses cover can help with the cost of appeals against health and safety or food safety enforcement notices. It will also help to cover the defence costs in connection with the Data Protection Act.

Customer scenario

Rachel operates her hairdressing business from a rented premises. She wants to offer a calm and relaxing environment for her customers, but the roof hasn't been maintained by the landlord and rainwater is leaking into the salon. Rachel wants her landlord to fix the roof as per the terms of her tenancy agreement.

How could our legal expenses cover help?

- Rachel could contact our legal helpline, Lawphone, to understand her legal position and get advice on how to resolve the problem with her landlord.
- In the event the landlord doesn't arrange urgent repairs, Rachel could submit a claim along with details of any subsequent loss of profit.
- A solicitor would be appointed to act on Rachel's behalf and enforce the terms of the tenancy agreement. This will ensure the landlord meets their obligations with repairs, along with pursuit of compensation for any money lost by the business.
- Rachel's limit of indemnity under her policy would cover all her legal costs needed to resolve the matter.

Our SME Legal Expenses cover includes:



Commercial tenancy agreement (pursuit and defence)

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



Data protection

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.



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.



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.



Personal injury (pursuit)

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



Criminal prosecution (defence)

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



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.



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 their 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.



All risks policy benefits

Our cover insures the business against a broad range of legal disputes unless specifically excluded under the policy.