

# Legal Expenses Insurance



## Protect your clients against the potentially heavy burden of legal expenses.

Axis Underwriting's suite of Legal Expenses insurance policies provide advice and cover for the legal costs of pursuing or defending certain classes of legal action.

Available to both commercial and personal clients, these policies can be sold as a stand-alone product or as an automatic add-on to a broker's portfolio.



### Commercial Legal Expenses

Available primarily to small and medium sized businesses, this policy is best offered as an automatic section of the client's business insurance package, or as a membership benefit of an affinity group.

#### What is covered?

- Defence of employment disputes plus compensation the insured is required to pay for unfair or unlawful dismissal
- Pursuit and defence of contractual disputes with customers and suppliers
- Defence of criminal prosecutions and appeals against notices under an OH&S Act; ACCC and similar legislation
- Defence of actions brought under the Privacy Act 1998 as amended by the Privacy Amendment (Private Sector) Act 2000
- Pursuit of a third party relating to physical damage to property and/or goods owned which causes uninsured financial loss
- Pursuit or defence of a dispute with a landlord under a lease or tenancy agreement
- Appeals in respect of the suspension, revocation, alteration or refusal to renew a statutory licence
- Investigations by the Australian Taxation Office and disputes relating to GST
- Inquiry, investigation or other proceedings ordered or commissioned by a regulatory authority
- Pursuit of a third party causing injury or death to an employee

### Personal Legal Expenses

Provides a benefit to members of a family under a general household policy. Usually offered as an automatic add on to a broker's portfolio of household business, or as a benefit for an affinity group.

A personal legal expenses policy is not available as a standalone policy

#### What is covered?

Typically, legal expenses incurred in respect of:

- Pursuit of a breach of an employment contract action against their employer
- Disputes relating to the buying or selling of consumer goods relating to an insured's home
- Disputes against a third party causing damage, nuisance or trespass in respect of an insured's home
- Pursuit of compensation arising out of a personal injury caused by a third party
- Investigation by the Australian Taxation Office into an insured's tax affairs
- Pursuit of a third party causing injury or death to an employee

A legal advice service can be provided as an automatic part of any Legal Expenses product we provide. This service provides legal advice on any legal issues affecting the client's business activity or legal issues affecting an individual's personal life.

## Who Can Benefit From Legal Expenses Cover

- Health care professionals, doctors, dentists, nurses, other healthcare providers
- Disciplinary cover for regulated health care professionals
- Chambers of Commerce as a member benefit
- Trade Associations as a member benefit
- Group Associations as a member benefit
- Franchisee networks
- Airline pilots and aircrew
- Members of a trade union
- Personal or commercial clients of a bank or financial institution
- Brokers personal or commercial portfolios
- Excess of loss protection for Associations/Affinity Groups/Unions
- Tax investigations for accountants' clients.



### Broker FAQ's

#### What does a legal expenses policy cover?

These policies provide advice and cover for the legal costs of pursuing or defending certain classes of legal action. It is not a substitute for liability, professional indemnity or directors & officers insurance, it covers legal expenses not covered by those insurances.

#### Who does this policy apply to?

It can apply to individuals, businesses and any type of affinity group.

#### Is legal expenses a stand-alone policy?

Stand-alone policies are available for commercial businesses; however a personal legal expenses policy is only available as an add-on or as a benefit for an affinity group. This policy can also be offered as a mandatory add on to brokers domestic or commercial portfolios.

Tailored cover is available for affinity group business where it can be purchased by an association for the benefit of its members.

#### What is the scope of cover offered?

Axis' legal expenses product has a very flexible approach to cover and limits depending on requirements. The scope of cover and limits of indemnity can be varied to best suit the needs of the client.

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