

Group and Affinity Legal Expenses Insurance

temple
legal protection

Legal expenses is a crucial part of any affinity group insurance portfolio and our cover is one of the widest available.

We provide comprehensive cover against unexpected legal costs including:

- Disputes over the purchase or hire of goods or services or the sale of goods.
- Pursuing claims following property damage and nuisance and trespass.
- Disputes relating to a contract of employment and other related employment rights.
- Pursuing claims following a sudden accident or a negligent medical act or procedure which causes death or physical injury.
- Defence of criminal prosecutions arising from work as an employee and the defence of motoring prosecutions.
- Representation at a disciplinary hearing conducted by a professional or regulatory authority.
- Representation and appeals following enquiries into self assessment tax returns.
- Lost wages or salary following jury service or attendance at a court or tribunal as a witness for a claim under this policy.

What are the benefits of the scheme?

The Temple Advantage for you:

- Policies are easy to issue with simple monthly reporting.
- Bespoke cover is available, tailored to the needs of the affinity group.
- A dedicated account manager at Temple.
- Fair and flexible commission arrangements.
- Commission deducted at source so there will be no delay of your commission payments.
- Market-leading claims service, giving you peace of mind that your clients will be treated fairly.
- A commitment to providing timely and intelligent decisions.

The Temple Advantage for your clients:

- Comprehensive cover addressing the legal needs of group members including areas that some of our competitors do not cover, such as the defence of

motoring prosecutions.

- First class claims service with expert local law firms.
- No waiting periods - unlike some of our competitors, our product has no waiting periods so cover commences from the date of policy inception.
- A 24-hour helpline staffed by qualified solicitors.

How does it work?

We aim to make our Group Legal Advantage product as straight forward to use as possible, operating on a self-quote, self-issue basis, where you issue policy wordings and schedules for each client.

- Premiums are payable to us on a monthly basis.
- Full support is also given for non-standard enquiries by telephone and on-line.
- Monthly instalment payments are also available.

Standard Cover:

- Contract disputes.
- Property disputes.
- Employment disputes.
- Personal injury.
- Legal defence (including disciplinary hearings).
- Clinical and medical negligence.
- Tax investigations.
- Jury service and witness attendance allowance.
- 24 hour legal and tax advice helpline.
- 24 hour counselling helpline.
- £50,000 limit of indemnity.

Next step:

Enhance the service you give to your clients.

To arrange a legal expenses health check or for more information and to set up a face-to-face meeting with one of our business development managers, please contact our Bristol office on:

0333 321 0661 or email
bristol@temple-legal.co.uk

