

Considering the need for Legal Expenses cover

You already have insurance indemnifying you for legal costs arising in connection with a third party claim for injury. However, what about legal expenses incurred when there is no injury involved?

In a society that is increasingly litigious, with more complex legislation extending a business's obligations and responsibilities, it's not surprising that more businesses (both companies and self-employed individuals) are suffering from the high cost of legal claims. To discuss your own legal insurance requirements, please contact us but first, ask yourself these questions: -

1. Have you needed legal advice from a lawyer? How much did it cost?

Abbey Legal Expenses cover provides a free 24-hour telephone help line (automatically included), which offers professional legal advice and information supplied exclusively by qualified Solicitors and Barristers.

2. Have the revenue authorities conducted an investigation into your tax returns and accounts?

In 2005/06 there were 237,585 investigations, which collected £5.7 billion of additional revenue. Abbey Legal's Tax Protection cover (automatically included) will provide you with peace of mind, knowing that in the event of a revenue enquiry, Abbey Legal will cover the cost of preparing, negotiating and representing you.

3. Is your business compliant with the legislation and regulations regarding health and safety, environmental protection, food safety or even asbestos issues?

Business is now inundated with regulation and red tape, breach of which is nearly always a criminal offence. In addition, Yoga teachers/Therapists are potentially exposed to malicious allegations of assault. Abbey Legal's Criminal Prosecution cover (automatically included) provides insurance for the cost of defending such prosecutions if you plead not guilty.

4. Have you been involved in a dispute about the terms and conditions of your lease as either landlord or tenant?

Your business's property rights could be one of your more important assets; therefore disputes of this nature could potentially leave you unable to trade. Abbey Legal's Property Disputes cover (automatically included) enables you to pursue or defend disputes over the possession of freehold and/or leasehold property.

5. Have you had a dispute over a contract you have entered into, to purchase or supply goods or services?

Solicitors will charge between £150 and £250 an hour to assist you in such cases, however our contract disputes cover (if selected ~ cover is optional) provides insurance for the legal costs of preparing, negotiating and if necessary, litigating a dispute over a contract for the supply of goods or services.

