







Hospitality Legal Expense Insurance

Why Hospitality Legal Expense Insurance?

The hospitality industry is bound by regulations and licences which can expose the businesses to risk with employees, patrons and suppliers. Hospitality Legal Expense Insurance gives the opportunity to pursue and defend themselves against disputes that could occur in their daily operations.

Navigating the legal environment can be complex and expensive and with all the changes and restrictions that the hospitality industry has to adhere to - It may make financial sense for a business to protect its organisation and legal position.

Why ARAG?

-  **Legal costs for Pursuit and Defence of legal matters** – If legal action is necessary, ARAG's legal expense insurance products are there to cover the legal costs and expenses of events covered under the policy. Legal Expense Insurance is a Before the Event cover.
-  **Legal Information Helpline** – ARAG customers have access to our confidential legal information helpline for general information for an initial 15-minute consultation, between 9am and 5pm AEST on weekdays.
-  **Document Centre** – ARAG customers have access to a range of relevant legal documents via ARAG's Document Centre. All legal documents have been drafted by lawyers and can be easily customised.
-  **Online Quoting System** - ARAG provides its Broker Partners access to an online portal to quote and bind.
-  **Local team** - Underwriting, Sales and Claims experts on the ground.
-  **Tailored** - To schemes, industry groups, employee and membership benefits.

About ARAG Australia

ARAG Australia is part of the ARAG Group, a global expert in Legal Expense Insurance. ARAG Australia has a locally based team, providing nationwide services to all Australian clients and partners, offering legal expense insurance policies under a binding authority as agent for the insurer of the products.

Summary of Cover

Business Comfort (1-8)	
1. Employment	If a current, former or prospective employee brings an unfair dismissal case against the business.
2. Employee Protection	Where civil proceedings are brought against an Employee for unlawful discrimination.
3. Employment Restrictive Covenants	A dispute with a former employee over the enforcement of a restrictive employment covenant.
4. Criminal Prosecution Defence incl WHS Investigation	If the business faces a work health & safety investigation with a threat to prosecute.
5. Property and goods	If someone damages, trespasses on or causes a nuisance to the business premises.
6. Statutory Licence	An appeal against a decision to revoke, refuse to renew or cancel a business licence.
7. Compliance & Regulation	If the business faces formal investigation, regulatory or disciplinary proceedings by a professional, regulatory or disciplinary authority.
8. Tax Protection	If the business is subject to a tax audit by the ATO.
Business Elite (1-10)	
9. Contract disputes	If the business is subject to a dispute with a supplier or client over a contract.
10. Tenancy disputes	If the business is subject to a dispute with a landlord over a tenancy matter.

For a full description of policy cover, conditions and exclusions, please read the policy wording. Limits of Indemnity apply to the product. Contractual and Tenancy disputes (Business Elite) are an additional module to Business Comfort.

What happens if ...

Criminal Prosecution defence example scenario*

An employee was injured during the course of his employment when a security contractor was performing a restrained eviction of a patron and they were knocked over. The employee was hospitalised and the venue reported the incident to SafeWork which undertook investigations. ARAG appointed lawyers to assist venue with SafeWork investigations including production of documents and interviews of employees. SafeWork determined not to prosecute the venue and prosecuted the security subcontractor for a breach of work health and safety legislation due to the way the restrained eviction was performed. All legal costs other than the excess were covered by ARAG in the investigation.

Statutory License example scenario*

A NSW pub is a licenced premise, with outdoor music as part of their licence but on renewal of their licence the Liquor and Gaming NSW impose additional conditions as part of the new licence application. Those conditions restrict activities that will result in a loss of revenue. With the assistance of an ARAG appointed legal representative the business challenged the additional conditions and, on the merit, review succeeded in having the additional conditions removed from the licence. All legal costs other than the excess was covered by ARAG.

*These are examples of how the product works only and are **not** testimonials of actual customers or situations.

For more information

To find out more about ARAG Hospitality Legal Expense Insurance please visit www.arag.com.au or call us at (02) 8066 0162 or email contact@arag.com.au

Disclaimer: The insurer of this ARAG Legal Expense Insurance product is HDI Global Specialty SE – Australia (ABN 58 129 395 544, AFS Licence number 458776) (Insurer). ARAG Services Australia Pty Ltd (ABN 14 627 823 198, AFS Licence number 513547) has been granted delegated authority by the Insurer to enter into, vary or cancel policies and handle claims for ARAG Legal Expense Insurance products on the Insurer's behalf. All enquiries should be addressed to ARAG. Any advice contained in this brochure is general advice only and has been prepared without considering your individual objectives, financial situation or needs. Before purchasing or renewing a product we recommend that you consider if it is suitable for your circumstance and read the policy terms and conditions.