



Cover the gaps

"Every individual should be able
to assert his or her legal rights,
not just those who can afford it."

Heinrich Faßbender, 1935,
Founder of the ARAG Group



Legal Expense Insurance (LEI) gives you the choice to pursue your legal rights.

Don't be crippled by the prospect of looming legal fees – our products give you affordable access to legal advice and representation when you are faced with unforeseen legal issues.



Solicitors

Average cost
Up to \$3,000
Daily court rate*



1 in 5 businesses

have been involved in a legal dispute in the past 5 years**



49%

of all abandoned disputes were due to the associated costs outweighing the potential gains

*Source: <https://www.abc.net.au/news/2018-12-20/the-true-cost-of-a-day-in-court/10610408>

**Source: <https://www.asbfeo.gov.au/sites/default/files/Access%20to%20Justice%20report.pdf>

Say 'yes' to any of these, then you'll love LEI:

Sign legally binding documents (eg. lease, employment contract)

Have employees or are an employee

Have contracts with suppliers or customers

May be audited by a government authority

Spent money on legal costs in the past 5 years

Operate in an industry with complex compliance & regulation

Our products:

Business



SME



Hospitality



Tradies

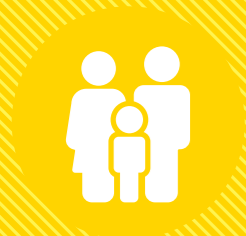


Sole Trader



**Employee
Benefits**

Domestic



**Individual/
Family**



**High Net
Worth**



Marine



Landlord



**Personal
Cyber
Protection**

ARAG LegalAssist

Available to all policy holders. It's like having a lawyer in your back pocket.



Document Centre

Access to over 100 business and personal documents so you can execute your own contracts such as supplier or employment contracts, codes of conduct, privacy policies, confidentiality or hire agreements, credit applications and more.

You also have the support of a document review service by a qualified lawyer.

+



Legal Information Helpline (02) 8066 0162

Mon-Fri 8.30am-5.30pm EST

Staffed by Legal Helpline Lawyers, the service is here to help answer your legal questions and provide general legal information and direction as to what may happen next when you face a potential legal issue.

You can call for general legal information on any matter, even if it's not covered by the policy, with no limit to the number of calls you can make.

The lowdown on LEI vs Management Liability

It's all about DEFENCE AND PURSUIT

Circumstances may mean that LEI is a better choice, or an addition to your insurance program providing broader cover for your legal risks.

Coverage	MLI (defence)	LEI (defence)	LEI (pursuit)
Management (Directors & Officers) liability disputes	✓	✓	✗
Employment Practices Liability disputes	✓	✓	✓
Employment contract disputes	✗	✓	✓
Statutory licence disputes	✓	✓	✓
Property & goods damages disputes	✗	✓	✓
Contract disputes	✗	✓	✓
Legal Information Helpline	✗	✓	✓
Document Centre	✗	✓	✓
Document review service	✗	✓	✓

Business LEI

Coverage	Business Essentials	Business Comfort	Business Elite
ARAG Document Centre	✓	✓	✓
ARAG Legal Information Helpline	✓	✓	✓
Employment Disputes	✗	✓	✓
Employee Protection	✗	✓	✓
Employment Restrictive Covenants	✓	✓	✓
Criminal Prosecution Defence	✗	✓	✓
Property & Goods	✓	✓	✓
Identity Theft	✗	✓	✓
Statutory Licence	✓	✓	✓
Compliance & Regulation	✗	✓	✓
Tax Protection	✓	✓	✓
Contract Disputes	✓	✗	✓
Tenancy Disputes	✓	✗	✓

Choose limit per claim \$50,000/\$100,000/\$150,000; Annual aggregate \$250,000; choose excess nil/ \$1,000/nil



We also work with Brokers to create bespoke industry options and schemes. Contact us to discuss these tailored options.

Industry Bespoke LEI

Coverage	Sole Traders	Hospitality Industry	Tradies	Holiday Parks	Allied Health
ARAG Document Centre	✓	✓	✓	✓	✓
ARAG Legal Information Helpline	✓	✓	✓	✓	✓
Employment	Optional	Optional	Optional	Optional	✓
Debt Recovery	✓	✓	✓	✓	✓
Criminal Prosecution Defence	✓	✓	✓	✓	✓
Property & Goods	✓	✓	✓	✓	✓
Identity Theft	✓	✓	✓	✓	✓
Statutory Licence	✓	✓	✓	✓	✓
Compliance & Regulation	✓	✓	✓	✓	✓
Tax audit or investigation (that result in accountancy fees that come with an audit)	✓	✓	✓	✓	✓
Contract Disputes	Optional	Optional	Optional	✓	✓
Tenancy Disputes	Optional	Optional	Optional	✓	✓

Choose limit per claim \$25,000/\$50,000/\$100,000; Annual aggregate \$250,000; choose excess \$1,000/nil

Why get legal insurance for Business?

Have the law on your side

“38% underpaid their staff, while 28% failed to keep adequate employment records and pay slips.”

“Not declaring income, over-claiming tax deductions, international funds transfers and a poor record of lodging returns on time are the most common triggers for an audit.”

“Fair Work Ombudsman audits of the hospitality industry in Melbourne, Sydney and Brisbane that found 72% of businesses had breached workplace laws.”

“Companies found to be in serious breaches of laws will face penalties of up to \$630,000 per contravention.”

Private LEI

Coverage	Silver	Gold	Diamond
ARAG Document Centre	✓	✓	✓
ARAG Legal Information Helpline	✓	✓	✓
Personal Injury	✓	✓	✓
Property & Goods	✓	✓	✓
Tax Protection	✓	✓	✓
Inheritance Law Disputes	✓	✓	✓
Family Law Disputes	✓	✓	✓
Consumer Contract Disputes	✗	✓	✓
Tenancy Disputes	✗	✓	✓
Employment	✗	✗	✓

Choose limit per claim \$50,000/\$100,000; Annual aggregate \$150,000; choose excess \$500/nil

We also offer tailored policies for:

- > High Net Worth
- > Marine Essentials

Residential Landlord LEI

Coverage	
ARAG Document Centre	✓
ARAG Legal Information Helpline	✓
Property Damage Disputes	✓
Repossession	✓
Recovery of Rent Arrears	✓
Tax Protection	✓
Prosecution Defence	✓
Contracts	✓

Choose limit per claim \$50,000/\$100,000; Annual aggregate \$150,000; choose excess \$500/nil



Private Web LEI

Coverage	
ARAG Document Centre	✓
ARAG Legal Information Helpline	✓
ID Theft	✓
Online Transactions	✓
E-Reputation & Defamation LP	✓
Copyright Infringement Defence	✓
Deletion Service	✓
Deception of Identity in the Sale & Purchase of Goods	✓
Online ID Theft	✓

Choose limit per claim \$50,000/\$100,000; Annual aggregate \$150,000; 5 online deletions per claim – 15 in the aggregate choose excess \$500/nil



We make it easy for Brokers



You can quote and bind through our dedicated online broker portal.
www.arag.com.au/brokers



We have a local team on the ground who can tailor cover for both business and domestic clients.
(02) 8066 0162



Why we're different

- > The ARAG Group has been offering legal protection insurance for more than 85 years, and operates in 19 countries.
- > Our policies have low deductibles, flexible cover and are a great addition to your risk management program.
- > Our policies provide legal cover for business and individual needs, where other policies may fall short.
- > Our policies cover both PURSUIT & DEFENCE costs for insured events.
- > Access to a range of legal documents that can be accessed at any time (no claim required).
- > Legal Information Helpline (no claim required).



Why Legal Expense Insurance?

We all underestimate the likelihood and cost of being involved in a legal dispute. But employment matters, contract disputes and tax issues are day to day problems.

Taking legal action to solve these can be complicated and expensive, sometimes even stopping your ability to pursue your rights.

An ARAG LEI policy will alleviate the cost and stress involved. To put it in context, LEI is to legal expenses what Health Insurance is to health costs. All ARAG policy holders have access to a variety of legal documents, plus our dedicated legal helpline, and that's without even having to make a claim.



Legal Expense Insurance

Contact us:

(02) 8066 0162

contact@arag.com.au

www.arag.com.au



ARAG Services Australia Pty Ltd

ARAG Services Australia Pty Ltd (ABN 14 627 823 198) (ARAG) has been granted delegated authority by the Insurer to enter into, vary or cancel policies and handle claims on their behalf. In providing these services, ARAG acts on behalf of the Insurer and not as Your agent. ARAG is authorised to provide financial services in accordance with its Australian Financial Services Licence (AFS Licence number 513547). Any advice provided by ARAG in relation to this product is general in nature and does not take into account Your individual circumstances. The Insurer is detailed in Your Policy documents. All enquiries should be addressed to ARAG.

Any advice contained on 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. For more information about our products please go to : www.arag.com.au To view our full privacy statement, please see our respective websites at www.arag.com.au and www.hdi-specialty.com/int/en/legals/privacy.