

Commercial Legal Expenses

Statement of Customer Demands and Needs

Please consider all the questions in this document in order to decide whether ARAG Commercial Property Owners' Legal Solutions meets your demands and needs. This statement is not a summary of cover.

- Would you like to be able to access free landlord and tenant legal advice by telephone or online?
- Would you like to create legal documents online such as a residential tenancy or lease agreement, legal notices to serve on your tenant, or rent and debt-chasing letters?

Part A - Insured Property

- Do you own and let out or intend to let out private residential property (but not a House of Multiple Occupancy) to tenants who have a right to rent, to businesses for commercial use, or as holiday accommodation?
- Is your property let or do you intend that it will be let
 - as an assured shorthold, shorthold or assured tenancy agreement in England, Wales and Scotland, or
 - under the Private Tenancies (NI) Order 2006 for property in Northern Ireland, or
 - to a business (other than a pub) for its employees to live in?
 - to a business tenant for commercial use subject to the provisions of the Landlord & Tenant Act 1954 or is it correctly contracted out of that Act?
 - to guests as holiday accommodation?
- At the start of a private residential property
 - will you correctly protect your tenant's deposit and give the tenant a "How to rent guide"? (Failure to do this will affect your legal right to seek repossession).
 - would you be able to correctly issue the necessary legal notices to obtain vacant possession of your property if you have a mandatory ground to repossess, or at the end of a fixed-term tenancy? (Please note that you can download the necessary notices for free and find guidance notes to help you once you have registered to use ARAG's Legal Services website).
- Would you wish to be protected against legal costs
 - to seek repossession of private residential property, or
 - to oppose renewal of a commercial lease, or to pursue/defend your legal rights following a breach of your commercial lease agreement by the tenant, or
 - if a contractual dispute arises from letting out your holiday home or buying goods/services in relation to it?
- Would you wish to pursue a legal claim to recover
 - rent arrears if your tenant defaults, or
 - losses arising from tenant dilapidations if the retained deposit is insufficient to cover such losses?
- Would you wish to use mediation or to pursue a legal claim against the party responsible if your property is damaged by a third party, or if you suffer nuisance or trespass - and get all of the costs covered?

Part B - Your Business

- Would you like to be able to access free business legal advice by telephone or online, and/or download legal documents such as an employee handbook, debt collection letters and Health & Safety at Work documentation?
- Would you like to get a free online legal healthcheck?
- Would you like to have legal representation if an employee or ex-employee alleges that you have breached their contractual terms or employment rights and pursues a claim against you? (Please note that the cover for employment disputes will not fully satisfy the demands and needs of businesses which engage workers on a casual or freelance basis who they do not fully control, and/or workers who choose whether or not they wish to perform work.)
- Do you have restrictive covenants in your employees' contracts?
- Would you wish to be protected against the payment of compensation to an employee or ex-employee?
- Would you like help from a tax consultant or accountant to negotiate with HM Revenue & Customs if you are notified that an enquiry into your business accounts will be opened, or if there is a dispute over VAT or compliance with PAYE or National Insurance regulations?
- Would you wish to protect your business and its employees against legal costs if allegations or a complaint results in a criminal investigation or prosecution (including for motor-related offences), professional or regulatory investigation or disciplinary hearing being brought?
- Is your business subject to a statutory licence?
- If your business is exposed to adverse publicity would you wish to access professional communication management services to limit reputational damage?