



Family Legal Expenses

# Access to justice for you.

Legal fees have reached a level where costs may be a barrier to seek justice in disputes for many individuals. Family Legal Expenses insurance now offers cover that protects you and your immediate family members against the potential costs of legal action brought by or against you, providing you access to rightful legal support.

## COVERAGE INCLUDES

### Personal Injury



Pays legal expenses to pursue compensation for injury.

### Property Disputes



Pays for legal expenses in respect of property and tenancy disputes.

### Employment Disputes



Pays legal expenses incurred by you for pursuing proceedings against your employer for breach of your employment contract or employment legislation.

### Consumer Contract Disputes



Pays legal expenses in defending or pursuing legal proceedings over consumer purchase/sale/hire agreements.

### Criminal Prosecution



Pays for legal expenses incurred in defending a first criminal prosecution against you.

## COVERAGE BENEFITS

### Extensive coverage



Cover for a wide range of situations/disputes which would not trigger a liability policy

### Any dispute activates policy



No alleged liability is required to activate the policy, merely the fact a dispute exists

### Both pursuit and defence coverage



Both pursuit and defence coverage included (legal pursuit coverage is outside the remit of standard insurance policies)

## TERRITORY



► Asia

## CAPACITY

**\$100,000**

## TARGET SEGMENTS



► Broad range of industries

## CLAIMS EXAMPLES

### Consumer Contract dispute

An insured purchased a 4 year old used car from a reputable local dealer. However within a matter of weeks the vehicle developed a major gearbox fault, rendering the car unusable. Given the short timescales since the purchase and significant expected costs of repairs, our insured made representations for a return and refund of the vehicle. This was refused by the dealer. The insured was covered by Legal Expenses insurance for the legal costs incurred in pursuing the damages from the dealer and securing funds to pay for the required repairs.



### Criminal Prosecution

Our elderly insured agreed to sell a mobility scooter online. The scooter had recently begun to take longer to charge and the battery life was not as good as when new. The scooter sold quickly and the purchaser was happy. However 6 months later the scooter was charging and caught fire. No one was injured, but our insured was prosecuted as it was alleged they had sold an unsafe product, having made the purchaser aware of charging issues previously. The legal expenses coverage helped the insured defend their case and led to them being exonerated by the court and found not guilty of any offence.



### Employment dispute

Our insured worked as a waitress for a small family run restaurant. She found out that a male colleague was on a higher wage than her even though she was more experienced. She submitted a grievance for equal pay. Whilst this was being investigated, the company suffered a downturn in bookings and made our insured redundant. She felt she was unfairly selected and, in her opinion, was being retrenched due to her grievance. Our insured contacted us to make a claim. We confirmed cover and appointed a specialist employment lawyer to act. The former employer agreed to settle for SGD10,000 plus a good reference. We paid the lawyer's fees of SGD3,500 to draft and complete a compromise.



### Property dispute

A neighbour had built a wall which encroached onto our insured's garden. After failing to reach an agreement with their neighbour about removing the wall our insured contacted us and we appointed a lawyer to act for them. The neighbour refused to yield and our insured's legal costs of SGD30,000 were covered by the Legal Expenses Insurance, some of which was recovered from the neighbour..



### Personal Injury

Our insured was a passenger in a ride-share on route to their workplace. However a refuse collection truck pulled out of a side road without noticing the insured's vehicle. The resulting collision left our insured with a broken leg and a number of cuts and bruises. Our insured instigated legal proceedings to recover damages and medical treatment expenses from the truck driver's motor insurance. Our insured was successful in securing a significant sum of damages and full indemnity for their medical bills.

