

# Legal Expenses Cover in Church and Schools Policy

## Employment Disputes

Your policy of insurance with Ecclesiastical provides cover for buildings, contents, liability for accidents, etc. (as applicable). It also provides cover for certain contract disputes, in particular employment contract disputes.

In order to provide this cover at a competitive price while providing expert advice and legal assistance, Ecclesiastical partners with ARAG Legal Protection Limited (a specialist legal expenses insurer) to provide the service. In Northern Ireland the legal expenses cover is provided by DAS Legal Expenses Insurances

**It is important to understand that there are two parts to the service offered by ARAG Legal Protection Limited on our behalf.**

1. A Legal advice line which you can call for general legal advice. Initially the advice given will be general in nature, but will provide clear indication of issues to consider when presented with a particular legal issue.
  - a. In order to protect people's personal data, you should anonymise names of persons involved in the dispute unless formal claims are received.
2. Indemnifying you in respect of a claim against you which is covered under your policy. This is probably the most valuable part of the cover and it is very important that you comply with the policy conditions in order to avail of this valuable cover.
  - a. You must report a dispute or set of circumstances which are likely to lead to a claim against you as soon as possible and before taking a course of action (e.g. Redundancy, Suspension, Dismissal, etc.).
  - b. You must not engage your own solicitor to advise you or represent you or to reply to a solicitor's letter you have received from the claimant without first reporting the claim to Ecclesiastical or ARAG Legal Protection Limited.
  - c. If you are dealing with a dispute under an internal grievance or disciplinary procedure it is advisable to contact us (Ecclesiastical/ARAG Legal Protection Limited) and keep us informed of progress of the matter. While such internal matters may not be covered as a claim, it is important that if the claimant indicates that they are resorting to external dispute resolution forums, including the Workplace Relations Commission, Labour Court or Civil Courts, that you

formally report to us and allow us to make an assessment of the dispute, cover available and further handling of the claim.

- d. We (Ecclesiastical/ARAG Legal Protection Limited) have long experience of investigation and handling of claims of all kinds. We have assembled panels of solicitors, barristers and other experts and have negotiated rates for fees which are likely to be more competitive than individually instructed advisers.
- e. We can only be responsible for settlements which we have agreed to in advance or negotiated on your behalf.
- f. If for any reason you have engaged your own solicitor, you must not allow that solicitor to continue handling the issue when it becomes a claim which may be covered under the policy without first reporting to us. We may appoint a different solicitor to take over the claim.
- g. You should not incur legal expense or make any settlement offer or contest in Court or other venue for any claim without the express agreement of Ecclesiastical/ARAG Legal Protection Limited, unless it is your intention not to claim under the policy.
- h. There are other conditions in the policy which you should read and understand. The above are the main conditions relating to Legal Expense/Employment claims.

The above comments are intended to assist you to understand better what you have to do in the event of a claim. We cannot give practical help if we are not told about matters before you have committed to a course of action and expenditure. It is also a breach of the policy conditions to do so. We are here to assist and advise you and to try to prevent claims or at the very least minimise the cost to you.

# Employment disputes in church and schools:

How to ensure your legal expenses are covered



#### Important to note:

1. There is no insurance cover for handling of internal grievance or disciplinary procedures, but Ecclesiastical/ARAG Legal Protection Limited will give advice provided they have been supplied with all necessary information and documents.
2. If you engage your own solicitors, you will have to pay for them and it could invalidate your cover.
3. The terms, conditions, and exclusions of the policy take precedence over this advice.

## Getting in touch

**ARAG Legal Protection Limited in the Republic of Ireland**  
Legal Advice Helpline Tel: +353 1850 670 747  
Reporting a Claim Tel: +353 1 670 7470  
Email: [claims@arag.ie](mailto:claims@arag.ie)  
Web: [www.arag.ie/contact-us](http://www.arag.ie/contact-us)

**DAS in Northern Ireland**  
Legal Advice Helpline Tel: +44 345 268 9124  
Reporting a Claim Tel: +44 345 268 9124  
Email: [newclaims@das.co.uk](mailto:newclaims@das.co.uk)  
Web: [www.das.co.uk/contact-us](http://www.das.co.uk/contact-us)

**Ecclesiastical Claims Department**  
Tel: +353 1 619 0300  
Email: [ireland\\_claims@ecclesiastical.com](mailto:ireland_claims@ecclesiastical.com)

To find out more about how Ecclesiastical can help you protect your property or business, talk to your insurance broker or visit [www.ecclesiastical.ie](http://www.ecclesiastical.ie)

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