



# Family Legal Protection

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**Most people think they are unlikely to become involved in a legal dispute, but a bad experience with an employer, faulty goods or a holiday from hell are all very common problems. Taking legal action to resolve these kinds of issue can be expensive and complicated.**

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**We can help our customers with:**

- Employment legal disputes
- Disputes over the purchase of goods or services
- Neighbour legal disputes
- A claim for injury or death
- A formal enquiry into personal tax affairs
- Identity theft

## Insured Incidents:

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### Contract dispute

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Negotiate for your legal rights in a contractual dispute arising from an agreement where the amount in dispute is more than €150

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### Identity Theft

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Help restore your identity and credit status if you have become a victim of identity theft

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### Bodily Injury

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Negotiate for your legal rights in a personal injury claim including assistance with PIAB registration

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### Clinical Negligence

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Negotiate for your legal rights following a negligent act of surgery, clinical or medical procedure

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### Employment Disputes

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Negotiate for your legal rights in relation to your contract of employment

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### Property Protection

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- Negotiate Civil Actions
- Arrange Mediation

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### Tax Protection

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Represent and negotiate for you in relation to revenue audit relating to self-assessment tax returns

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### Legal Defence

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Defend your legal rights where you are prosecuted, or a civil action is taken against you arising from your work as an employee or a driving offence

## Telephone Helplines

- **Legal advice**  
Confidential legal advice on any legal advice problem
- **Identity theft service**  
Detailed guidance and advice on becoming a victim of ID theft
- **Health and medical information**  
Info on health and fitness and non-diagnostic advice on medical matter
- **Counselling service**  
For you, or your family, a confidential counselling service.

**We provide these services 24 hours a day, seven days a week, 365 days a year.**

## Claims Examples

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### Unfairly dismissed from work

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A policyholder contacted ARAG claiming he had been unfairly dismissed from work. The reasons given for his dismissal had been his refusal to attend training courses and that he had no respect for his manager. Our policyholder claims both these statements were untrue and believed his dismissal was based solely on comments he had made when asked to speak openly and honestly about his manager at an appraisal meeting. ARAG appointed a lawyer to represent him at an Employment Appeals Tribunal. The Tribunal found in favour of our policyholder who was awarded €23,500 in compensation.

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### Protecting your consumer rights

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A policyholder paid for new vinyl flooring to be supplied and fitted by a local specialist. A few weeks after fitting, our policyholder and her partner were horrified to see large bubbles had appeared under the flooring. When the store refused to accept any liability for the problem, the policyholder called ARAG. The lawyer appointed by ARAG contacted the store who finally accepted they were at fault and refitted the flooring correctly.

## Legal Advice Helpline Common Queries

- My neighbour keeps interfering with my boundary what should I do?
- My employer has cut my pay without my consent what should I do?
- Suffered a personal injury while out or in work, do I have a claim?
- Booked a holiday it was cancelled by organiser what are my rights to a refund?
- How does a family separation work?