

Legal Protection Cover – What it includes?

1. Legal Defence

(1) We will defend the insured person's legal rights if an event arising from the insured person's work as an employee leads to:

- (a) the insured person being prosecuted in a criminal court; or
- (b) civil action being taken against the insured person under the Employment Equality Acts 1998 and 2004, or the serving of an Information, Enforcement, Transfer, Prohibition or refusal or withdrawal of Registration Notice under the Data Protection Act 1988 and the Data Protection (Amendment) Act 2003.

(2) We will defend the insured person's legal rights if a civil action is taken against them as a trustee of a pension fund set up for the benefit of their employer's employees.

(3) We will defend the insured person's legal rights if an event leads to their prosecution for an offence connected with the use or driving of a motor vehicle.

Extension to 1. Legal Defence

Disciplinary Hearings

To defend an insured person's legal rights if an event results in a disciplinary case brought against an insured person by their relevant authority.

Extension to the Group Scheme

HELPLINE SERVICES

We provide this service 24 hours a day, seven days a week during the period of insurance. To help us check and improve our service standards, we record all calls.

Legal Advice Service

We will give an insured person confidential legal advice over the phone on any personal legal problem under the laws of the Republic of Ireland and the United Kingdom.

Optional Helplines

Domestic Assistance

A 24 hour Domestic Assistance Service is available if help is needed to cope with a domestic emergency (such as fire, flood, broken windows etc.) affecting an insured person's home. The insured is responsible for all repair and call out charges.

Counselling

A 24 hour counselling service is available to provide confidential counselling over the phone on such matters as relationship difficulties, debt counselling, bereavement, drug abuse etc. Particularly relevant is post trauma counselling following critical incidents such as accidents, redundancy, burglary, etc.