



Commercial Property Owners' Legal Solutions



Statement of Customer Demands and Needs

Please consider the following questions 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 digitally?
- Would you like to create legal documents online?

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 tenancy or assured tenancy agreement in England and Wales
 - under a Scottish private residential tenancy, short assured tenancy or assured tenancy in Scotland, or
 - under the Private Tenancies (NI) Order 2006 for property in Northern Ireland, or
 - to a business 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 Landlords' 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?



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Part B - Your Business

- Would you like to be able to access free business legal advice by telephone or digitally, and/or to download legal documents?
- Would you require 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.)
- Would you like 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 seek to protect your business and its employees against legal costs if an allegation or a complaint results in a criminal investigation or prosecution (including motor-related offences), professional or regulatory investigation or disciplinary hearing being brought?
- Is your business subject to a statutory licence?
- Would you wish to protect your executive officers against legal costs if there is an HM Revenue & Customs enquiry into their tax affairs, a motoring prosecution, personal identity theft, a dispute between business partners arising from the terms of a partnership agreement or if they receive publicity that could cause reputational damage?
- If your business is exposed to adverse publicity would you wish to access professional communication management services to limit reputational damage?
- Do you understand that for a legal expenses claim to be accepted, it must be assessed as having a 51% or more chance of achieving a successful outcome?