

EQUINE LEGAL SERVICES

Providing support, advice and cover for legal costs

Why you need legal protection

Legal disputes can be costly, time consuming and may stretch your finances. We provide legal expenses insurance to help protect you during legal disputes; providing support, advice and cover for legal costs.

How does legal expenses help?

Our legal expenses cover is administered by ARAG Legal Expenses Insurance Company Limited on our behalf, providing an independent claims handling service and immediate access to a range of information, advice and assistance that can help avoid problems arising in the first place, including access to legal advice helplines.

The legal advice helpline is available 24 hours a day, 7 days a week. If the worst happens and you are facing a legal dispute, legal expenses insurance covers the cost of legal representation up to £50,000.

What's provided – at a glance

If you have an accident:

- Involving your horse or pony insured with us; or
- Whilst riding, driving, leading or handling a horse or pony belonging to someone else.

ARAG will pay the legal expenses for you to recover your uninsured losses.

Other benefits of your policy:

- Access to specialists – Access to a dedicated team of loss recovery specialists during business hours
- Automatic cover – Automatic cover for every horse or rider insured with NFU Mutual
- Telephone service – Minimum paperwork when initiating a claim – most cases will be dealt with by telephone.

Limits, conditions and exclusions apply.

What to expect when you make a claim

Contact us:

- Call the number listed in your policy schedule or visit the make a claim page on the NFU Mutual website
- You'll need your policy number which you can find in your policy schedule.

Your claim is assessed:

- To check your claim is covered by your policy
- If you're covered, ARAG will pass your details across to the lawyers
- If you're not covered, the legal advice teams will advise you of your options.

A lawyer is chosen:

- They will familiarise themselves with your claim and make contact with you
- In some circumstances, you may be able to use your own lawyer – the team will be happy to discuss this with you.



Your lawyer will:

- Manage your case from start to finish
- Monitor progress of your claim and keep you informed.

Reaching a resolution:

- Settle out of court – this is common, and most cases end this way
- Court action is needed – your lawyer will prepare your case and help you if a court appearance is needed
- The strength of your case may change as information becomes available. Your lawyer will give you clear advice on whether you are likely to win your case and whether cover can continue.

Frequently asked questions

What is ‘reasonable prospects of success’?

Once your claim is accepted, in most cases it will be assessed by a lawyer to make sure the case is more likely than not to succeed – this is a normal part of the legal process. The prospects of success can change during a case, but as long as your lawyer believes you’re still likely to win, we’ll continue to support your case. If not, any legal costs incurred up to that point, will be covered by the policy.

Can I use my own solicitor to manage my claim?

A lawyer will be instructed who is a specialist in the area of law covered by your policy. Instructed lawyers are monitored and audited to make sure they are delivering a high quality service.

In some circumstances, you may be able to use your own lawyer at the point of court proceedings. ARAG will be happy to discuss this with you.

Can I claim for a dispute that began before I bought the legal expenses cover?

No, not if the legal issue began before the legal expenses cover was taken out.

Can I claim the costs I incurred before I reported the claim?

No, you remain responsible for these costs so it’s important to call the legal advice team as soon as possible to discuss the best way to progress.

Helpline services

Equine Legal Services

This service will provide you with specialist legal advice via a 24/7 helpline in England & Wales (during business hours for other countries, Monday to Friday). Where needed, a return call service is offered on a date and time that suits you.

To access the service, please ring **0370 844 5678** and quote the policy number shown on your schedule.

In addition to the legal advice service, NFU Mutual Equine policyholders also benefit from our Equine Rescue Services. This service is provided automatically under the policy and separately to equine legal expenses.

We're committed to supporting our customers,
whatever your circumstances or needs we're here to help.

If you'd like this document in large print,
braille or audio, just contact us.

If you're hard of hearing or deaf, or you have difficulty with your speech,
you can contact us by using the Relay UK app on your smartphone or tablet,
or by dialling 18001 before our number on your textphone.

To find out more about how we use your personal information and your rights, please go to nfumutual.co.uk/privacy.

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