

## Commercial Legal Expenses Insurance Do's and Don'ts

### Do:

- Agree terms of business and service provision with customers and suppliers in advance of providing goods or services.
- Ensure all terms/agreements/contracts are in writing, preferably in accordance with industry standard terms and conditions.
- Seek advice from the Legal Helpline whenever you are unclear of your rights or need to query a particular business legal situation. The telephone number is on your policy schedule.
- If you do get into dispute for whatever reason, try to resolve it through sensible business negotiation in the first instance – taking legal action should be the last resort.
- Contact us immediately if you receive notice of legal proceedings or a threat of legal action against you.

### Don't:

- instruct a lawyer to act on your behalf before you have made a claim and we have confirmed cover in writing. **ANY LEGAL OR OTHER COSTS INCURRED PRIOR TO OUR WRITTEN CONSENT WILL NOT BE COVERED BY THE POLICY;**
- threaten other parties with legal action unless you fully intend to carry it through – remember, even with an insurance policy to cover the costs, taking any form of legal action is not something that should be undertaken without careful consideration and qualified, professional advice;
- ignore threats of legal action made against you or your business – failure to act within the required timescales may render you unable to defend your position, even if you are not at fault;
- be drawn into personal battles – if you are unfortunate enough to find yourself in a dispute, try to act professionally, follow your company procedures and let your lawyer protect/enforce your rights at the appropriate time.