

*home
& legacy*

Home & Legacy

Family legal assistance

AVAILABLE TO YOU AS PART OF YOUR
HOME & LEGACY HOME INSURANCE POLICY



Allianz 

Welcome

WELCOME TO YOUR HOME & LEGACY FAMILY LEGAL SERVICES AND ASSISTANCE PACKAGE, A VALUABLE FEATURE OF YOUR HOME & LEGACY HOME INSURANCE POLICY.

You and your family now have immediate access to legal support and guidance including up to £100,000 of legal expenses cover.

You can get qualified legal advice from one of the UK's largest law firms and a range of online tools and self-help legal documents.



Have you had your legal health check?

Did you know, your Home & Legacy home insurance policy provides the benefit of an online legal health check, enabling you to assess your legal wellbeing so you can make sure all your legal affairs are in order?

Read on to find out more.



INCLUDED IN YOUR
HOME & LEGACY HOME INSURANCE:

Legal expenses cover up to £100,000

You never quite know when you or your family might need legal help - whether it is for a dispute against an employer, pursuing a personal injury claim or a grievance over the purchase of goods or services.

Your Home & Legacy home insurance policy gives you, and members of your family living with you, legal expenses insurance of up to £100,000 to cover the costs associated with bringing or defending certain legal actions, including:

- Personal injury
- Clinical negligence
- Consumer contract
- Property disputes
- Property damage
- Employment contract disputes
- Employment prosecution defence
- Motor prosecution defence
- Tax investigations
- Jury service



Full details of the cover, including the conditions which apply and any exclusions, can be found in your Home & Legacy home insurance policy wording.

Online legal assistance

ONLINE LAW GUIDE

Your Home & Legacy policy provides you with a detailed, easy to read and searchable online lawguide so you can quickly find answers to your legal questions. Alternatively, simply call the legal helpline on 0344 854 1775.

LEGAL DOCUMENTS

You also have unlimited, free access to more than 150 legal document templates, which you are able to prepare quickly and simply by following an online questionnaire. Once created, the documents can be downloaded, printed and stored in your secure online legal account.

The legal documents available cover a number of different subject matters. Below is an example of some of the most commonly used documents:

- **Making a Will** - The Will selector can help you choose which Will is best for you. You can then draft a Will online and easily amend it if your circumstances change.
- **Power of attorney** - The information and documents you need to arrange for trusted people to manage your affairs should you become unable to do so.
- **Pre-nuptials and cohabitation agreements** - Legal information and documents relating to pre-nuptials and living together.
- **Household building work** - Documents to help you through the building life cycle, from setting up initial contracts, to dealing with complaints during or after the project.
- **Property rental** - Information and documents to help landlords manage properties, from initial rental agreements through to termination of tenancy and repossession.
- **Complaints and disputes** - Over 50 letter templates to help you deal with almost any complaint or dispute, whether it's with a utility supplier, bank, car mechanic, retailer or even a neighbour.
- **Motoring** - A range of documents you may need as a motorist, from purchasing a vehicle, dealing with substandard maintenance work, to challenging a parking fine.

Call your
legal advice helpline,
0344 854 1775

24 hours a day,
365 days a year.

Legal advice helpline

For any queries you've not been able to answer online via the lawguide you have access to a confidential legal advice helpline, 24 hours a day, 365 days a year. Simply call 0344 854 1775.

Legal advice and support is provided by Allianz Legal Protection. You can receive advice on any personal legal matter from consumer and employment disputes, to areas such as property, wills and probate. In many cases, a legal advisor will be able to assist and resolve your query during the first call. More complex legal issues will be passed to a solicitor who specialises in that particular area of law.

As a Home & Legacy home insurance policyholder, you will not be charged for the advice you receive via the helpline.

Should the advice you receive suggest you need legal representation, the cost of this may be covered under the legal expenses insurance section of your policy. Where the legal issue is not covered by the legal expenses insurance policy, your legal advisor will discuss the alternative fee structures which are available, including preferential discounts and fixed fees.

DOCUMENT REVIEW SERVICE

Certain documents include the option of instructing a solicitor to review your draft version for a fixed fee. Alternatively, you can instruct a solicitor to draft the document for you from the beginning, for a discounted fixed fee.

This ensures you get the personal attention you'd expect from a professional law firm, coupled with the lower fixed fees and convenience of an online service.

To take a tour of the site and to access the range of documents available and the online law guide visit www.homeandlegacy.co.uk/lawclub. Your personal registration code can be found on your Home & Legacy policy schedule.

Legal health check

Visit www.homeandlegacy.co.uk/lawclub

- Register using the unique registration code which can be found on your policy schedule
- Follow the legal health check link

The online legal health check is an inclusive feature of your Home & Legacy home insurance policy. It gives you the opportunity to assess your legal wellbeing in a number of key areas.

The legal health check consists of 17 short questions. Based on your responses you will receive practical guidance on what to do next, with many solutions available through the range of documents available to you online and at no cost.

If you want to discuss a specific problem or legal matter, either as a result of the findings from your legal health check or any other legal concern you may have.

Please call 0344 854 1775.

..... The online legal health check is provided, at no extra cost, for Home & Legacy customers with home insurance policies and could help to give you peace of mind that your legal health is in order.

..... **So make sure you take advantage of this benefit and have your legal health assessed today.**



Your legal advice helpline

0344 854 1775

Log on to

www.homeandlegacy.co.uk/lawclub

for online legal guidance, legal document templates and access to your legal health check.

Home & Legacy Home Insurance is administered by Home and Legacy Insurance Services Limited. Home and Legacy Insurance Services Limited is a wholly owned subsidiary of Allianz Holdings plc, and is registered in England Number 3007252. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB.

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Please note that telephone calls may be recorded and/or monitored.