



Legal Expenses Insurance (LEI)

Common Claims Scenarios



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Common Claims Scenarios:

 **Employment Tribunals:** An employee files a claim for unfair dismissal, accusing the business of not following proper dismissal procedures. The policy would cover legal defence costs and any potential compensation awards made by the tribunal.




 **Supplier Disputes:** A business may face a dispute with a supplier over non-delivery of goods or services, where the supplier fails to fulfil the terms of the contract. The insurance would cover legal fees to pursue or defend such claims.



 **Tax Investigations:** HMRC launches an investigation into the business's tax returns. The policy would cover the legal costs associated with defending the business in this investigation, as well as costs related to any appeals.



 **Regulatory Breaches:** A business is investigated by a regulatory body, such as the HSE, for allegedly breaching health and safety regulations. Legal Expenses Insurance would cover the costs of defending the business in the investigation and any associated legal actions.



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