



Home & Family legal protection



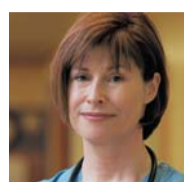
★ THE INDISPENSABLE INSURANCE UPGRADE ★

- ✓ Legal assistance and up to **£25,000 of legal expenses to support your claim for:**
- ✓ **compensation for personal injury**
- ✓ **contract, property or employment disputes**

INJURY COMPENSATION

injured in the last 3 years? Call

0800 0264357



Please refer to policy wording for full details

Why I need Angel's Home & Family policy

Legal problems can be daunting, time consuming and difficult to resolve, and the professional help of solicitors, barristers and other experts can be expensive. Many people do not know how to make a compensation claim for personal injury, and often put up with poor workmanship or shoddy goods because of the fear of getting into costly, risky and often drawn out legal proceedings.

This Home & Family policy can ensure you are able to exercise your legal rights if a member of your family sustains an injury or if a dispute, with reasonable prospects of success, arises. Angel can provide you and your family with up to £25,000 of legal assistance, and legal costs cover, for disputes in crucial areas of the law.

Personal injury

If you have been injured, any time within the last 3 years, you may be entitled to claim compensation. A solicitor is often crucial to ensure that you receive a fair settlement, but legal costs can be expensive. Angel gives you, or members of your family, legal assistance and legal costs cover to pursue a claim for compensation.



For more information or to make a claim: call 0870 1286077 - all injuries (except road traffic accident injuries call 0800 0264357)

Consumer contract disputes

Disputes with shops, contractors or almost anyone from whom you buy goods or services are difficult to resolve. You expect fair treatment, in accordance with current laws and regulations, but you might not always get it. Often the most effective way to resolve disputes is to appoint a solicitor, but that can be very expensive. This Angel policy can make sure your legal rights are met in disputes involving the sale, purchase, or hire of goods and services, including the sale or purchase of your home. We will assist you and cover your legal costs of up to £25,000.

For more information or to make a claim: call 0870 1286077

Property disputes

We'd all like to live in harmony, but sometimes disputes can arise. This Angel policy covers you in the event of legal disputes relating to physical damage to your home, including construction and extensions to your main residence. In the event of a dispute, Angel would cover any necessary legal costs up to £25,000.

For more information or to make a claim: call 0870 1286077

Employment disputes

Employers and managers do make bad decisions, one of which could result in you losing your job. If the decision was unfair, we will support a claim for compensation to an Employment Tribunal and pay your legal expenses of up to £25,000.

For more information or to make a claim: call 0870 1286077

How Angel works

By contacting Angel you will have access to our claims handling team who will try to negotiate a full and speedy settlement of your claim on your behalf. If settlement is not possible, Angel will facilitate your case through the courts, arranging solicitors, barristers and experts where necessary. We will even cover the other side's costs should the court decide against you.

To contact Angel

Following an incident that you believe will be covered by your Angel policy, simply call us on the appropriate number as listed below.

Our claims handling team will take your details and advise you on whether your case has reasonable prospects of success, and how we will be able to help you. When you call us please have the following details to hand:

- **your Angel policy number**
- **full details of the incident, including details of witnesses etc, as appropriate**

Helplines

As well as providing legal cover and assistance for your home and family, Angel also provides you with access to a number of 24 hour telephone helplines offering free advice on areas impacting your personal life. **Call 0870 1286066 for:**

• Legal advice

If you need legal advice, on any private problem relating to the Laws of the United Kingdom, our team of professional advisors is on hand to help.

• Employment advice

We can provide legal advice on all personal issues relating to your employment, including redundancy, bullying or harassment, and unfair discrimination.

• Benefits/welfare

We can provide advice on entitlement to the complete range of benefits currently available in the UK.

• Counselling

There may come a time when you need the services of a counsellor to help and guide you through a difficult period or situation in your life. Your Angel policy gives you access to a team of professional, experienced counsellors who will be able to offer immediate help and guidance. Areas covered can include stress management, debt and crisis counselling. All calls made will be, of course, in the strictest of confidence.

• Tax advice

For many people the whole area of personal taxation is fraught with complexity. Angel's tax advice line is on hand to help you with any general queries you may have.

• Medical advice

This confidential service can give you information (but not diagnosis, or suggested courses of medical treatment, for obvious reasons) on a range of medical and healthcare matters.

Whatever your question or problem, a team of trained nurses and counsellors will be available.

Please note that all claims are subject to the policy conditions contained in the policy wording, a copy of which can be obtained from your broker. Please note in particular the section "WHAT IS NOT INSURED".