

Membership



MEMBERSHIP SERVICES OFFICER, JUSTINE DE TAURE PROVIDES AN UPDATE ON MEMBERSHIP MATTERS

Here in membership we have been working hard on making our systems more workable so that memberships can be renewed more easily and efficiently! We also have a new system in place for mass emailing. This will mean that renewals can be done by email, saving time, delays with post and the trees! Obviously this system will only be as good as the information we have on record, so please if you have an email address can you check that we have up to date information. Any members without email address will be contacted by post as usual.

This month we would like to remind you of the Legal Helpline and what it can offer our members.

Legal Helpline Freephone 0800 177 7891

What is covered

Section 1 Personal injury

We will pay the costs we have agreed to of you taking any legal action as a result of a sudden and specific accident which causes your death or bodily injury. We will provide this cover as long as:

- The accident happens within the period of insurance and the territorial limit;
- The legal action is brought within the territorial limit;
- You have a reasonable chance of successfully recovering damages at all times.

The most we will pay for all claims arising out of one event is £60,000 (including a maximum of £5000 in respect of medical costs and expenses). We will not provide cover for the following:

Any claim arising out of any legal action against you. any claim arising out of an allegation of clinical negligence.

Section 2 Contract cover

We will pay the costs we have agreed to of you taking or defending any legal action following a breach of contract you have for:

- Buying, selling or renting goods or services. buying or selling your permanent home.
- Buying, selling, renting or insuring a motor vehicle or its spare parts or accessories; or servicing, repairing or testing a motor vehicle.

We will provide this cover as long as

- The dispute started within the period of insurance;
- Any legal action is brought within the territorial limit; and
- You have a reasonable chance of successfully recovering damages, defending the legal action or settling the dispute in another way, at all times.

The most we will pay for all claims arising out of one event is £60,000, We will not provide cover for the following: Disputes for amounts less than:

- £1000 if it is to do with buying or selling a motor vehicle; or
- £100 if it is about something else.

Section 3

Employment contract We will pay the costs we have agreed to of you taking any legal action against your employer following a breach of your contract for your full time employment or permanent part time employment including drafting a Compromise Agreement and providing representation at Mediation.

We will provide this cover as long as:

- you entered into the contract within the territorial limit
- the dispute starts within the period of insurance;
- any legal action is brought within the territorial limit and
- you have a reasonable chance of successfully recovering damages or settling the dispute in another way. The most we will pay for all claims arising out of one event is £60,000.

Section 4 Disciplinary hearings

We will pay the costs of representing you at an internal disciplinary hearing before your employer. We will provide this cover as long as the incident which leads to you being subject to a disciplinary hearing happened within the period of insurance and within the territorial limit. The most we will pay for all claims arising out of one event is £60,000.

Costs

We will pay the following:

- The professional fees and expenses reasonably and properly charged by the Legal representative, up to the standard rates set by the courts, which cannot be recovered from your opponent.
- Your opponent's costs which you are ordered to pay by a civil court or tribunal.
- Your medical costs and expenses that are deemed by us to be recoverable from the person responsible for your injury resulting in a claim under Section 1 of this policy. The most we will pay for medical costs and expenses will be £5,000.

We will only pay costs which are necessary and in proportion to the value of your claim.

To get a full details please call the Legal Helpline 0800 177 7891 or speak to us at BIGGA Tel; 01347 833818 option 1.

The new members list can now be found in the members section at www.bigga.org.uk