# YOUR GREEN GREEN GRASS OF HOPE

If legal problems arise, where would you turn for expert advice and guidance?

In today's unpredictable economic climate, the burden of pursuing costly legal action may take its toll on your finances. However, as a greenkeeping member of BIGGA you needn't worry. Thanks to Arc Legal Assistance, specialist legal advice is on hand 24 hours a day, seven days a week and if a legal problem does arise, you can rest assured that Arc's insurance policy will be there to help.

# THE ARC BIGGA COVER

As a greenkeeping member of BIGGA, you automatically have access to legal advice and an insurance policy that might cover the costs associated with a range of legal issues, from employment problems and consumer disputes to personal injury claims. Also, for some legal problems, Arc will protect those closest to you – your partner, children, parents and parents-in-law.

As a leading provider of UK legal costs insurance, Arc provides real benefits and support when you need it most, delivered by fully qualified, professional lawyers from some of the UK's leading law firms.

# **EMPLOYMENT WORRIES**

The Citizens Advice Bureau deal with over 400,000 employment related problems each year. The BIGGA scheme provides you with advice and support for a range of employment related problems. For example, Arc was recently contacted by a BIGGA greenkeeping member who had been subjected to sustained criticism from their direct manager over a period of 18 months. When it became too much, they decided to resign and contacted the helpline for specialist legal advice.

Arc's panel of expert lawyers started proceedings for constructive dismissal against their previous employer and, as a result an agreement was reached with a cash award, company car and future reference for the member.

The BIGGA scheme can also cover the costs of arranging representation for you at internal disciplinary hearings with your employer.

# LEGAL COVER FOR YOUR FAMILY

The scheme covers close family members for contract disputes and personal injury claims. Recently, Arc was called on to help a greenkeeping member's parents whose 18th century house was damaged by a storm. A visit by a loss adjuster revealed pre-existing damage to the roof, which had not been picked up by a full structural survey carried out on the house prior to the member's parents buying it. They contacted the Arc legal helpline, who advised them that a claim could be made for breach of contract against the original surveyor.

Subsequently, lawyers arranged for a further survey to be conducted on the house to calculate by how much the price had been affected by the roof problems. Legal proceedings were then issued against the surveyor and an out of court settlement was reached, with the member's parents receiving significant compensation for their troubles.

# PERSONAL INJURY HELP AND ADVICE

Government statistics show that the number of accident claims increased by over eight percent in 2006-07 and according to experts this is expected to continue to rise over the next five years. When personal injuries do occur, it is clear that access to legal advice and support quickly is paramount.

If you, or a member of your family suffers an injury, the BIGGA scheme can provide you with prompt specialist legal advice. When Mr X was assaulted and badly injured by door staff in a nightclub, he contacted the helpline for advice. As a result of negotiations, Arc was able to secure a substantial amount of compensation for the member.

### **ABOUT ARC LEGAL ASSISTANCE**

Arc was launched in early 2003. They have experienced rapid growth since then, which is a testimony to their understanding of the complexities of the legal insurance market in which they operate.

Arc have been working in partnership with Heath Lambert, the UK's leading independent insurance broker and employee benefits consultants, to provide the specialist legal costs and advice BIGGA members and their families need since early 2007.

> Legal Helpline Number: 0800 177 7891

