

# TFA Legal Protection Insurance Application Form

*Covering you for the costs of  
arbitration and tribunal hearings of  
tenancy disputes and other legal cases*



LP00096/0517

Document reference: TFA/CLP/App Form/MI/Z: Customers/01.06.17

Tenant Farmers Association, 5 Brewery Court, Theale, Reading RG7 5AJ  
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## TFA Legal Protection Insurance

**TFA Legal Protection Insurance** provides a range of covers for disputes which can commonly arise from your day-to-day business activities, along with cover for farm tenancy related disputes which are determined at arbitration or tribunal. A summary of the cover provided is listed below\*.

### Arbitration and Tribunal Hearings

Tenancy disputes can be both stressful and expensive when they proceed to arbitration or tribunal. Where a landlord intimates that they will take a case to arbitration or tribunal, this provides an unwanted distraction from you getting on with your farming activities and you may be prevented from putting forward your case due to the financial risks involved and the uncertain outcome.

**TFA Legal Protection Insurance** will put you and your landlord on a more level playing field so in cases where your landlord may previously have had the upper hand, you will now be in a position to consider arbitration or a tribunal hearing where you have reasonable prospects of achieving a successful outcome, without the risk that the costs involved will exceed the financial benefits to your farm business. TFA members with this insurance in force report that their landlords are more prepared to come to an agreement more quickly rather than endure the risk of having the case heard at arbitration or tribunal.

### Tax Protection

Paying the right amount of tax is a necessity but sometimes HMRC may take a closer look at your tax returns and claim that you owe more tax than you think is due.

A major and growing issue of concern to many farm businesses is the cost of dealing with tax investigations by HMRC and **TFA Legal Protection Insurance** will cover the cost of representation in dealings with HMRC in an investigation into your income tax or corporation tax return, disputes over Employers' Compliance and disputes over your VAT affairs.

### Employment Disputes and Compensation Awards

Employment law is changing all the time and even if you are employing labour only on a casual basis, you must ensure that employees' rights in the workplace are correctly observed or you may end up in a dispute which could result in an Employment Tribunal hearing at a considerable cost to you and your business. **TFA Legal Protection Insurance** combined with access to a free 24 hour legal advice helpline will help you stay on the right side of the law. Should a dispute occur, you will have legal representation to negotiate a settlement or to provide representation at an Employment Tribunal. Not only will the insurance cover your costs but, providing you have followed the advice of the insurers throughout the dispute, if you lose a case and are ordered to pay an award of compensation, this insurance will cover it, subject to policy terms and conditions.

### Defence of Legal Rights

Rules and regulations can be a burden to farm businesses but all businesses must ensure that they operate within the law and that their business is a safe environment to work in. If something goes wrong and these rules are breached, businesses, individual directors or employees can face prosecution. **TFA Legal Protection Insurance** will provide

cover for pre-proceedings and ongoing representation when dealing with the Police, Health and Safety Executive, Local Authority Health and Safety Enforcement Office, Trading Standards, Environment Agency or any other authority with the powers to prosecute.

### Statutory Licence Appeal

With capital employed, customers to supply and a reputation to maintain, you will want to keep your business running without any hindrance. If there is a risk that your licence to operate your business could be withdrawn, this could seriously hamper your business and even result in it being shut down. **TFA Legal Protection Insurance** will cover appeals against the suspension, cancellation, alteration or refusal to renew your licence to operate your business and aim to minimise disruption to your business.

### Protecting Your Property and Personal Injury

Your farm is your livelihood and any unwanted trespassers could cause damage to livestock, crops and equipment.

**TFA Legal Protection Insurance** will allow you to take action against someone who causes physical damage, nuisance or trespass to your property. Also, where you or a family member who lives with you are involved in an event arising from your farming activities which leads to death or bodily injury, **TFA Legal Protection Insurance** will pursue a claim for compensation against the person whose negligence caused the accident.

### Contract Disputes

Businesses enter into agreements to buy or supply goods or services every day and there is always the risk of something going wrong with you being left with defective goods or sub-standard work and a large legal bill to put things right. Even minor disputes could escalate and damage business relationships or threaten the survival of your farm business. **TFA Legal Protection Insurance** can provide cover to pursue or defend contractual disputes with other parties and negotiate the best possible outcome.

### Cover and Cost

You will be covered for up to £50,000 in legal costs per claim and there is no limit on the number of claims you can make. **TFA Legal Protection Insurance** will take legal action on your behalf to help successfully resolve a dispute and, where necessary, will appoint legal professionals to progress your case.

The policy costs £386.00 per annum (£344.64 plus Insurance Premium Tax) and if you are not already a member of the TFA, you can join and take out the policy at the same time.

*\*This information is intended for guidance only and does not in any way constitute any part of a contract. This information also does not contain full details of policy terms, exclusions and conditions. For full details of this insurance, please ask to see a copy of the policy wording.*



## Application Form

Please return this completed Application Form together with your chosen means of payment to:

**Membership Co-ordinator, Tenant Farmers Association,  
5 Brewery Court, Theale, Reading RG7 5AJ**

Please complete in BLOCK capitals.

Name of person completing the form \_\_\_\_\_

Trading name of business \_\_\_\_\_  
(if different from above – this will be the policyholder)

Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

County \_\_\_\_\_ Postcode \_\_\_\_\_

Tel No \_\_\_\_\_ Membership No \_\_\_\_\_  
(if existing member)

Mobile No \_\_\_\_\_ Fax No \_\_\_\_\_

Email Address \_\_\_\_\_

If you have other legal insurance you may need to contact your insurer to check whether there is any duplication within your policy and discuss a possible rebate with them if necessary.

### Payment Options

The cost of the insurance is £386.00 (£344.64 plus Insurance Premium Tax) per annum.

Please note that cover will commence from the date payment is received.

- a) Cheque: Made payable to **Tenant Farmers Association**
- b) Credit/Debit Card: Visa / Mastercard / Switch / Maestro

Name on Card \_\_\_\_\_

Card No \_\_\_\_\_ Expiry Date \_\_\_\_\_

Valid from Date \_\_\_\_\_ Issue No \_\_\_\_\_ Security Code \_\_\_\_\_  
(if applicable) (if applicable) (last three digits on signature strip)

Signed \_\_\_\_\_ Dated \_\_\_\_\_

