

TFA Legal Protection Insurance

Application Form

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



tfa Tenant
Farmers
Association

**LEGAL
PROTECTION
GROUP**

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 £395.00 per annum (£352.68 plus Insurance Premium Tax). To add cover for tenancy succession (see exclusion in the policy document) there is an additional premium of £280.00 per annum (£250.00 plus Insurance Premium Tax). 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 complete both sides of this Application Form and return 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

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

a) Cheque: Made payable to Tenant Farmers Association

Please make your cheque payable to Tenant Farmers Association for the total cost of the cover you have selected above (either £395.00 for Standard Cover or £675.00 to include Succession Disputes).

b) Credit/Debit Card: Visa / Mastercard / Switch / Maestro

If you enclose card details below, we will charge that card for the total cost of the cover you have selected above (either £395.00 for Standard Cover or £675.00 to include Succession Disputes).

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 _____

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Cover Options

(i) Standard cover (excluding Succession Disputes)

Please note that our standard cover for **Arbitration and Agricultural Land Tribunals** provides comprehensive cover for a legal dispute over your tenancy but this excludes any dispute concerning a proposed tenancy succession. Please refer to the enclosed Insurance Product Information Document for a full summary of standard cover and exclusions – or contact us with any queries.

The cost of standard cover is £395.00 (£352.68 plus £42.32 Insurance Premium Tax) per annum

Please tick here to confirm you wish to purchase Standard Cover on this basis:

(ii) Additional cover for Succession Disputes

Your policy can be extended to include cover for a legal dispute concerning a proposed succession of your tenancy for an additional premium. This cover would exclude any existing circumstances likely to give rise to a dispute but will otherwise cover a dispute which occurs during your period of insurance (subject to the terms and conditions of the standard policy). Please refer to the enclosed Insurance Product Information Document for a full summary of standard cover and exclusions – or contact us with any queries.

The additional premium to include cover for a proposed succession of your tenancy is £280.00 (£250.00 plus £30.00 Insurance Premium Tax)

The total cost for all covers including this additional cover for Succession Disputes is £675.00 (including Insurance Premium Tax) per annum.

This total cost comprises:

- £352.68 for Standard Cover
- £250.00 additional premium for Succession Disputes
- £72.32 Insurance Premium Tax.

Please tick here to confirm you wish to purchase this additional cover for Succession Disputes on this basis: