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Commercial Legal Protection Policy Claims Process Guide

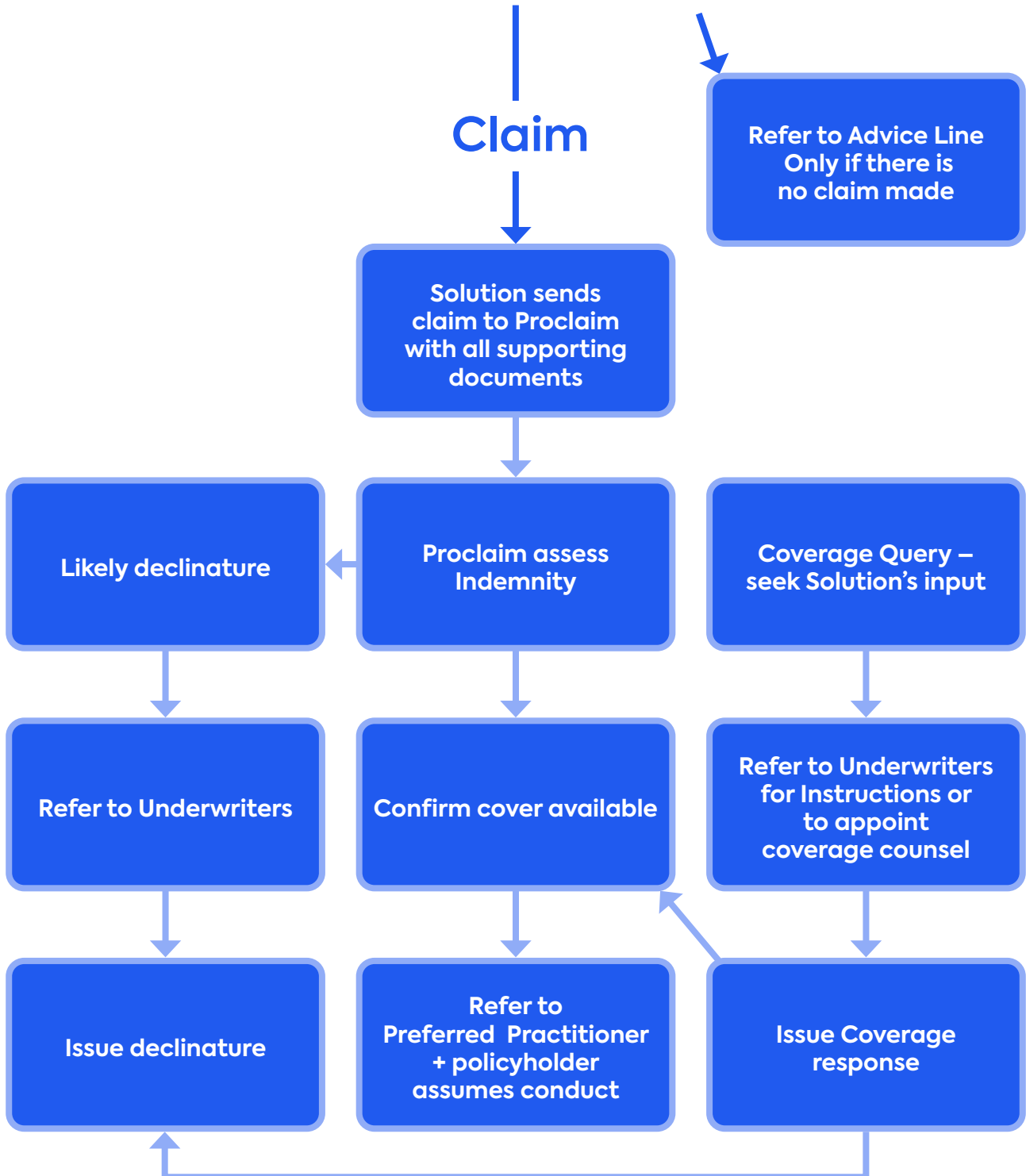
Claims Process Guide

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receive notification from broker

Claim



Claims Process

Frequently Asked Questions

1. What kind of free legal advice can I access?

Your Solution Commercial Legal Protection (CLP) Policy provides free legal advice for all matters so long as they relate to Your core business activities and Your Policy is current at the time You wish to access the legal advice service.

You can access the legal advice service if You haven't already brought a Claim or received a Claim/demand from an Opponent relating to the subject matter You are seeking advice on.

2. What information should be provided to Solution when lodging a notification?

- A detailed description of the dispute or Claim to be made by You or made against You.
- A completed notification form – click [here](#)
- Information and supporting documents related to the Claim e.g. disputed invoices, contract between the parties
- If the matter is a debt recovery dispute, please take the necessary steps outlined [here](#).

3. What happens when a Claim is made?

Firstly, Your broker sends a notification via email to Solution – [CLP Claim](#)

If a Claim has been made against You or by You, Solution will contact Proclaim (third-party administrator) for assessment and determination of whether the Claim is covered under Your CLP Policy. If cover is available, they will refer to a solicitor of the insurer's choosing (known as the Preferred Practitioner).

The Preferred Practitioner will contact You directly to advise You, respond to the Claim and/or assist You with the Claim You wish to bring. You are to provide instructions directly to the Preferred Practitioner.

If a Claim has not been made against You or by You, then Your broker can contact Solution to request access to the free legal advice service.

4. What are the timeframes once I notify a Claim?

Proclaim will initially review the documentation provided and if missing any information, they will request outstanding documents from Your broker.

Once Proclaim has all the necessary documents they will review indemnity under the Policy and respond within seven days.

If indemnity is unclear, Proclaim will refer to Solution underwriters for instructions, which may take 7-14 days.

5. What does the term Reasonable Prospects mean?

Having Reasonable Prospects of success is an ongoing requirement for indemnity under the Policy. This means 50% or more likelihood of success. If a Claim does not have or no longer has Reasonable Prospects, the insurer shall not be liable to indemnify You. You can, however, elect to continue instructing the Preferred Practitioner at Your own cost.

6. Who pays the invoices for legal costs?

The Preferred Practitioner will send invoices to Proclaim for processing and payment once your excess has been eroded and paid by you.

Invoices for the Preferred Practitioner's costs will be paid by Proclaim up to the Limit of Your Policy.

The Preferred Practitioner will provide an update to You/Your broker on the estimate of their costs through to various stages of Your Claim and their costs paid to date.

7. Who provides instructions to the Preferred Practitioner?

Proclaim instructs the Preferred Practitioner once it is determined the Policy covers the Claim or dispute.

After indemnity is granted, You manage the claim directly with the Preferred Practitioner.

8. Who do I approach for an update on the claim?

Proclaim can provide information relating to forecasted costs and amounts paid. Otherwise, as You will be managing the claim, Your broker should seek an update from You first before approaching the Preferred Practitioner.

9. Can I appoint my own lawyer?

It is a requirement under the Policy that the Preferred Practitioner be appointed to assist You. The Preferred Practitioner has expertise in handling Claims under this Policy. They understand Solution Underwriting's reporting requirements and have agreed, reduced rates for Solution Policyholders when charging for their legal services. Only under exceptional circumstances will the appointment of another lawyer be considered (e.g. conflict with a panel firm).

NB: Certain words have been capitalised to correspond with Section 1. Definitions of the Solution – Commercial Legal Protection Insurance Policy Wording – 0124 (p.6)

DISCLAIMER: This guide is a summary only of the claims process which applies under the Solution Commercial Legal Protection Insurance Policy (the **Policy**) arranged by Solution Underwriting Agency Pty Ltd ABN 68 139 214 323 AFSL 407780 (**Solution**). The full terms and conditions are in the Policy wording. Before making any decision to acquire the Policy, you should consider the Policy wording, available on request from Solution, and consider whether it is right for you. The information in this guide is not legal or financial advice. You should seek your own professional advice if you need advice on the Policy. Solution holds the copyright in the content of this guide. The content is current at the time of publication.

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