



Dear Member,

Your Legal expenses insurance (LEI) provided by ARAG (UK) offers you financial protection up to £100,000 by helping to cover the costs of legal advice and representation for unexpected disputes.

Key Benefits are as follows:

- **Financial Protection:** Covers expensive legal fees and court costs, preventing large, unexpected financial hits.
- **Access to Justice:** Allows individuals and businesses to pursue or defend legal claims they might otherwise afford.
- **Telephone Legal Support:** Provides immediate access to helplines for professional advice on legal rights and responsibilities.
- **Wide Scope of Coverage:** Typically covers personal injury, employment disputes (e.g., unfair dismissal), consumer contract disputes, and property disputes.
- **Peace of Mind:** Offers security against potential legal challenges.
- **Online Legal Services:** This service provides useful tools, articles and information about things like new legislation, employment issues, property law and taxation, all regularly updated by ARAG's legal experts to help you with the day-to-day running of your centres while managing your exposure to legal risk.

It's important to remember that your legal expenses insurance policy will not usually pay for representation if you were at fault. You will still be able to get advice on your position through the legal helpline.

Any claim will also need to have reasonable chances of success for the insurer to act for you. You should seek advice as early as possible after you encounter an issue, as some legal issues have time limits associated with them. Consequently, it's important to seek ARAG's advice first and as early as possible to establish what if any support can be offered and gauge your likely chances of success.

To help make the process as friendly as possible we are pleased to announce that ARAG have introduced a dedicated helpline number to assist you.

The dedicated helpline number is as follows: 0330 303 1955

Your new policy wording can be found by visiting our website at:
<https://www.masonicmutual.com/members-area>

Please also contact us directly if you have any questions.

Paul Page