



Legal Expenses Insurance
members summary guide

24 hours, 365 days a year
0844 800 3880

THIS GUIDE IS IMPORTANT
PLEASE KEEP IT SAFE

March 2019- March 2020

This document is a summary of the insurer's policy wording. Please refer to the full policy wording for details of all covers, exclusions and terms and conditions.

FosterTalk Foster Carer, Adult Carer and Retired carers Legal Expenses Insurance

Insurance Reference No: 505934

Legal Assistance, Medical Advice and
Stress Counselling Helpline
24 hours, 365 days a year
0844 800 3880 or Freephone 0344 800
3880 for mobile users

Your FosterTalk membership gives you round-the-clock access to specialist legal advice and provides legal expenses insurance through ARAG plc.

This guide outlines the extent of your cover under this scheme and contains your full legal expenses insurance policy. It also explains the steps you will need to follow in order to access the legal expenses insurance scheme should you find yourself in a situation where you need to seek advice on a legal matter or wish to report a claim.

Who provides the insurance?

The insurance forms part of your membership package with FosterTalk and the insurance is underwritten by ARAG plc who are regulated by the Financial Services Authority.

What is covered?

The legal expenses insurance provides cover in four specific areas, summarised below:

- Section 1 - Defence of criminal prosecution – The insurance will pay up to **£100,000** of legal expenses incurred in defending a criminal prosecution arising from an alleged offence relating to a fostered child who is or has been in your care.
- Section 2 - Defence against civil proceedings – The insurance will pay up to **£25,000** of legal expenses incurred in defending civil proceedings brought against you by a foster child, or their representative, who is or has been under your care arising from an alleged breach of your duties as a foster carer.
- Section 3 - Interview under police caution – The insurance will pay up to **£10,000** of legal expenses incurred for representation at an interview under police caution arising from an alleged offence relating to a foster child who is or has been under your care.
- Section 4 - Appeals – The insurance will pay up to **£5,000** per person for legal expenses incurred in respect of representation during stage 4 of the decision making process prior to a barring decision made by the DBS (Disclosure and Barring Service) – by virtue of section 4 or Schedule 3 of the Safeguarding Vulnerable Groups Act 2006 or its equivalent in Scotland or Northern Ireland.

This insurance supplements, but does not replace and assistance that you might be eligible to receive with legal costs from the Legal Services Commission. You must notify ARAG of the claim even if you are in receipt of such help with legal costs.

What is not covered?

- The policy covers legal costs arising as a result of your work as a foster carer only.
- The insurance will not cover any deliberate acts, conscious or intentional disregard by you of the need to take all reasonable steps to avoid a claim.

This policy does not provide cover which would normally be found under the personal liability section of foster carers household policy. Please ensure that your household policy includes such cover.

For full terms and conditions of the policy please refer to the policy document at the end of this guide.

Who is covered?

Sections 1, 2, 3 and 4 - The member of FosterTalk and his or her parents, husband, wife or partner, the member's children and the members dependants, all of whom are permanently resident within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Retired or Resigned Foster Carers or Adult Carers

Sections 1,2,3 and 4 – The member of FosterTalk who was an approved foster carer or adult carer who has retired and is permanently resident within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

How do I call the legal advice line?

If you need advice on **ANY** personal legal matter then telephone the Legal Helpline 24 hours a day on **0844 800 3880 or Freephone 0344 800 3880**. You will be put through to a highly trained legal advisor. When calling please explain that you are a member of FosterTalk. They will ask for your address and contact details, the service is confidential. We will provide telephone legal advice to any member on any legal issue. Telephone advice does not normally include the review of paperwork. Where sight of documentation is required to give an unequivocal answer/response, our advice may be restricted to the provision of general legal considerations, principles or concepts. However, the legal service may, at the Legal Advisors discretion, extend the service to include the review of documentation in order to provide an informed opinion. In order for the member to obtain a full and substantive response, it may be necessary for them to suggest the member engages the services of a solicitor or other legal expert on a fee paying basis.

How do I make a claim?

If you need to make a claim under the insurance then telephone the Legal Helpline on **0844 800 3880 or Freephone 0344 800 3880** and ask for a claim form. You must do this as soon as an event occurs that may give rise to a claim as delay can prejudice your legal position and therefore also your legal expenses cover. Explain that you are a member of FosterTalk and provide your full address details. A legal cover check will be run with FosterTalk to ensure that your membership is active. A claim form will then be sent to you for completion which you must return to the insurers along with any relevant information or evidence which may assist in the assessment of your claim.

All cover under the insurance is subject to the terms and conditions of the policy, which can be found in the back of this guide.

What happens if I am called to attend a POLICE INTERVIEW UNDER CAUTION?

In the unfortunate event of an allegation being made against you, you may be asked to attend a police interview under caution. Representation is available 24 hours.

Telephone the legal helpline on **0844 800 3880** as soon as you become aware of the need for representation and explain the situation to the legal advisor. You will need to

provide your full address details so the insurer can check your membership cover with FosterTalk.

After this procedure has been carried out and your cover has been confirmed, a legal representative will contact you to arrange legal representation.

What happens if I need legal representation in court?

Telephone the legal helpline on **0844 800 3880 or Freephone 0344 800 3880** as soon as you become aware of the need for representation and explain the situation to the legal advisor. You will then be asked to submit a claim form. The insurer will assess your claim under the terms and conditions of this policy. After this procedure has been carried out you will receive confirmation of your cover and. If appropriate a legal representative will contact you and arrange legal representation. The insurer will pay costs incurred after they accept your claim, in writing, and your legal representative confirms, in writing, that he or she will co-operate with you and keep to the terms of the policy.

How do I contact the Legal Team?

Telephone 0844 800 3880 national call rate or Freephone 0344 800 3880

What else can I use the Legal Helpline for?

The legal helpline will provide legal advice on ANY legal matter, as well as fostering and adoption related issues.

You can speak to anyone of a team of legal advisors who can assist you with legal matters including;

Adoption	Education	Licensing/Lotteries
Banking	Family Law	Local Government
Bankruptcy	Firearms	Medical Negligence
Building Contracts	Fostering	Planning
Civil Litigation	Holiday	Road Traffic
Consumer Credit	Horses	Special Guardianship
Commercial	Immigration	Trading Standards
Criminal		
Data Protection	Intellectual Property	

This document is a summary of the insurer's policy wording. Please refer to the full policy wording for details of all covers, exclusions and terms and conditions. A copy is available upon request

**All FosterTalk Membership Services are available on one number
0844 800 3880/0344 800 3880**

**You can contact FosterTalk's information service for further information on
01527 836 910 (Mon-Fri 9am-5pm)**

or

email us at: enquiries@fostertalk.org

www.fostertalk.org