



## Commercial Legal Expenses Action checklist



### ACTIONS YOU SHOULD TAKE

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#### Do:

- › Agree terms of business and service provision with customers and suppliers in advance of providing goods or services.
- › Ensure all terms/agreements/contracts are in writing, preferably in accordance with industry standard terms and conditions.
- › Seek advice from the Delta Legal Helpline whenever you are unclear of your rights or need to query a particular business legal situation. The telephone number is on your policy schedule.
- › If you do get into dispute for whatever reason, try to resolve it through sensible business negotiation in the first instance – taking legal action should be the last resort.
- › Contact us immediately if you receive notice of legal proceedings or a threat of legal action against you.



### ACTIONS YOU SHOULDN'T TAKE

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#### Don't:

- › Instruct a lawyer or other professional (eg. accountant for a tax audit protection claim) to act on your behalf before you have made a claim and we have confirmed cover in writing. **ANY LEGAL OR OTHER COSTS INCURRED PRIOR TO OUR WRITTEN CONSENT WILL NOT BE COVERED BY THE POLICY.**
- › Threaten other parties with legal action unless you fully intend to carry it through – remember even with an insurance policy to cover the costs, taking any form of legal action is not something that should be undertaken without careful consideration and only after taking professional advice.
- › Ignore threats of legal action made against you or your business – failure to act within the required timescales may render you unable to defend your position, even if you are not at fault.
- › Be drawn into personal battles – if you are unfortunate enough to find yourself in a dispute, try to act professionally, follow your company procedures and let your lawyer protect/enforce your rights at the appropriate time.



### FURTHER QUESTIONS OR QUERIES?

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For further information regarding your policy, please contact the insurance intermediary who arranged the policy directly.