

# Do you have Legal Expenses Insurance?



Harris & Harris will advise you on the best way of funding any court case. We need your help to enable us to consider all your options. You may have Legal Expenses Insurance (LEI) cover – also known as "Before The event" (BTE) insurance – but not be aware of it. Sometimes it is attached to other insurance policies. Sometimes it is hard to see if you would be covered for the particular problem.

Please bring to our first meeting the original Policy and all Schedules for any of the following, even if you don't think they provide cover.

- Any Legal Expenses Insurance policy held by you and / or your spouse, partner, or parents living in the same household.
- Any other insurance policy that may include Legal Expenses Insurance held by you and / or any spouse, partner, or parents living in the same household. Examples include:
  - Property Insurance
  - Household Contents Insurance
  - Benefits attached to Credit Cards
  - Insurance taken out for any equipment you were using at the time of the accident (e.g. if you have insured your bicycle separately)
  - Membership Details for any club or organisation connected with what you were doing at the time of the accident (e.g. cycling club, either local or national)
- The motor insurance policy if the accident involved a vehicle. If you are a passenger or pedestrian intending to make a claim against the driver of a vehicle who is a member of your household, please ask them for a copy of their policy and schedule. If they cannot give you that please bring in the details of their policy (name and address of insurers, policyholders' name, and policy number).
- If you are a member of a Trades Union or other similar organisation, please check with them in advance whether they will help. If in doubt bring in any documents that may be relevant, and we will check them for you.

If it is relevant, we will advise you about After the Event Legal Expenses Insurance when we advise you about your case.

We have a professional obligation to investigate whether you have cover. If you do not bring in these documents, we will not be able to comply with our professional duties and that may delay your case.

***If in doubt bring it in, or give us a call before you come in***