

What is it? It's a legal defence insurance policy, which provides emergency legal advice at any time, day or night, and meets your ongoing legal costs if you are wrongly sued or charged.

Why do I need to buy it? A legal defence is very expensive – anywhere from \$200 to \$650 an hour in legal fees over many months to defend yourself against an unjustified claim or charge, and when you win, you don't get your money back. That's why with LawSafe you can feel secure in the knowledge that if something did go wrong your legal costs will be covered.

Won't Legal Aid pay for my legal costs? No, unless you have minimal income and no disposable assets; and, if it does, Legal Aid will usually just be a loan which you will have to repay later.

Questions about LawSafe



I sold my house or car, and the new owners claim I sold them a lemon and have sued me. Am I covered? Yes you are. That's one of the very reasons why the product was launched on the market, as defending a claim is not only time consuming but also very expensive. LawSafe will pay the legal fees as long as you have a reasonable defence.

I work at an importer's warehouse as a storeman. Over the last few months, stock has been reported missing. A private investigator has been hired, and he seems to think I am involved. I'm not, but I'm really worried. What should I do and how can LawSafe help? You can ring our advisory line for advice. We also provide an emergency service 24 hours a day, 7 days a week. If you are wrongly charged, we will pay your legal expenses to defend the charge.

I met my ex-wife's new boyfriend for the first time at the rugby club prize giving. He was quite drunk and made some really rude and insulting comments to me in front of a lot of other people. I thumped him before he thumped me. The Police have charged me with assault, how will LawSafe help? You could have used the 24 hour, 7 day a week free phone line to get legal advice before you talked to the police, to ensure your side of the story was correctly told; but in any event as long as you have a reasonable defence LawSafe will arrange the right lawyer to defend the charge and meet all the legal costs.

I'm a truck driver. Am I covered for work-related traffic offences? Yes, if you have a reasonable defence and are liable to be disqualified but not for offences related to alcohol, logbooks, overloading, road user charges or speeding.

I own a farm. What if my cows accidentally escaped onto the road and I was charged with an offence, am I covered? Yes, if you had a reasonable defence, LawSafe would cover you.

Is my son living at home covered for a serious criminal prosecution arising from a fight at a party? Yes, provided he has not been charged with any similar offence in the last 8 years, and is pleading not guilty on reasonable grounds.

What if drugs are found in my daughter's car? If she is included under the policy and has a reasonable defence, yes LawSafe will provide cover.

I'm on a hunting trip and someone is accidentally shot, will it cover me? Generally yes, if you have a reasonable defence.



We asked our babysitter about some jewellery that went missing and now she has made up a story alleging my husband sexually assaulted her. Will we be covered and how will LawSafe help us? You can ring our advisory line for advice. We will tell you what to do and what to expect. If your husband is charged, we will pay his legal expenses to defend the charge.

I've never had an accident or traffic conviction in over 10 years of driving, but I've just been charged with careless use causing injury. Am I covered? Yes, provided you are pleading not guilty on reasonable grounds. However, we will not cover offences involving alcohol or speed.

Will it cover my parking tickets? LawSafe doesn't apply to minor traffic matters. It also does not pay fines or infringement fees.

I have just been served with legal proceedings from a tradesman whose bill I didn't pay because he did a shoddy job at my house. Can you help me? Generally yes, provided you have a good defence and the likely legal expenses aren't out of proportion to the likely outcome.

Will it cover me for action against me by my local council because of recent work inadvertently done without a building permit? Generally yes, provided you have a reasonable defence.

Does LawSafe cover appeals? Yes, provided there are reasonable grounds for the appeal, and you have given us sufficient notice and obtained our prior consent.

Why should I get cover for my children? Under New Zealand law a child as young as 10 years old can be charged with a serious criminal offence.

I'm a security guard and, after removing a drunken person from my employer's nightclub, I have been charged with assault by the Police. Am I covered? Yes, provided you haven't been charged with a similar offence in the last 8 years and have a reasonable defence, and also provided you aren't entitled to protection elsewhere from legal expenses.

I am a nurse. There is a Police and Coroner's investigation into a patient's death at the A&E clinic where I have just started work. I have been told to expect the Police to want to talk to me. Am I covered and how can LawSafe help? I thought the clinic or my union would be covering me, but I'm not sure and I really want help now. You can ring our 24 hour advisory line for advice. As a nurse, you are probably insured elsewhere, but if you need instant advice or emergency assistance, or if there's any delay in the other insurance taking effect, we will look after you in the meantime.

I am a foreman for a construction company. One of my labourers on the site was seriously injured, because he wasn't wearing his helmet despite me telling him to. I've been told that OSH is investigating, and that it is likely that both the company and I will be charged. How can LawSafe help? You can ring our advisory line for advice. We will tell you what to do and what to expect. We will put you in contact with a suitably experienced lawyer, to assist you in dealing with OSH and, if you are charged, we will pay your legal expenses to defend the charge – provided that you aren't entitled to an indemnity from elsewhere, such as from your employer.

What happens if the Police want to talk to me, or I get arrested? LawSafe has an 0800 hotline, which will enable you to talk to a lawyer, 24 hours a day, 7 days a week in any emergency situation "free". So you can call our hotline when you need it, even if you're not sure whether you'd be covered in the event of a prosecution.

Is a group scheme available? Yes if you have a group of people who may be interested in protecting themselves against unfair attack because of the nature of their business, then we may be able to offer a discounted premium or a tailor-made product for your group.

For more information, please visit www.lawsafe.co.nz



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