



## FAMILY LEGAL COVER

Family Legal Solutions will allow you to protect your legal rights without worrying about the cost yourself.

### Key features of a family legal solutions policy with ALPS:

#### Unfair Dismissal or Redundancy

Covers for employment disputes such as unfair dismissal or redundancy.

#### Social Media Defamation

Covers for slander/libel over social media.

#### Neighbour Disputes

Costs associated with a neighbourly dispute.

#### Injury/Death Claims

Covers claims for injury or death against the person or organisation responsible.



#### Tax Investigations

Includes investigation by HMRC into your personal tax affairs.

#### Identity Theft

Helps victims of identity theft to rectify the situation and recover lost finances.

#### Goods/Service Disputes

Protects against disputes over the purchase of goods or services or private sale of goods.

# Do you need Family Legal Cover?

## Claim Scenarios



### Personal tax enquiry

**Peter\*** received a letter from HMRC stating they intended to make enquiries into his personal tax return for the previous year. ALPS appointed a tax consultant to represent Peter and negotiate on his behalf. After extensive investigation, HMRC confirmed the tax return was all in order with appropriate tax paid. ALPS settled the tax consultant's invoice.

### Ongoing dispute with neighbour

**Susan's** neighbour had built a wall which encroached onto her garden. After failing to reach an agreement with her neighbour about removing the wall, Susan contacted us, and we appointed a solicitor to act on her behalf. Following extended correspondence, both sides agreed to mediation, leading to an agreement that the wall was to be removed where it had been built on Susan's land. ALPS paid for all Susan's solicitor fees.

### Employee Dispute

**Emily** worked as a painter for a small painting and decorating company. She discovered that a male colleague was on a higher wage than her even though she was more experienced. She submitted a grievance for equal pay. Whilst this was being investigated, the company suffered a downturn in work and made Emily redundant. Emily felt as if she was being made redundant because of her grievance and contacted ALPS, who appointed a specialist solicitor to act on her behalf. Prior to the hearing at the Employment Tribunal, the former employer agreed to settle and agreed to supply a good reference. ALPS paid for the solicitor fees.

*\*Names have been changed*