

Check-list for dealing with legal protection insurance

This checklist helps you to comply with the necessary administrative processes in the event of a legal protection claim and to avoid unnecessary costs and complications.

1 Establishment of contact

- If you have a legal protection policy you must notify your insurance company immediately and personally about the claim.
- Clarify with your insurance whether the claim in question is covered by the policy and, if so, to what extent.
- If your legal protection insurance grants to assume the costs for your lawyer you do not carry any financial risk within the limits of this guarantee.
- As long as the insurance does not guarantee to assume the costs you risk bearing the legal expenses (court and lawyer fees, etc.). The insurance may grant the assumption of costs retroactively but is not obliged to do so.
- Guarantees for cost assumption are, as a rule, limited. They do not automatically cover appeals to the higher court. Therefore, carefully verify the exact extent of the guarantee.
- Individual agreements between you and your lawyer which go beyond the guarantee of assumption of costs, do not oblige the legal protection insurance to assume these costs.
- You are responsible to pay for the services of the lawyer that go beyond the guarantee of assumption. The lawyer may ask you for an advance payment.

2 During case handling

- You are obliged to keep the legal protection insurance company constantly informed of the most important developments in the case. You can release yourself from this obligation by relieving the lawyer of his duty of confidentiality and instructing him to inform the insurance directly.
- The legal protection insurance assumes within the framework of the guarantee to cover the necessary and appropriate costs. Support your lawyer as swiftly as possible with information and documentation in order to keep the costs of handling the case at a justifiable level.
- You can insist on invoking the arbitration procedure prescribed by law if you and the legal protection insurance are of different opinions regarding the handling of the case. This applies particularly to the question of prospects of success.

3 Closing a case

- Your lawyer is responsible for transparency regarding his invoice.
- Before settling a case, which also generates costs for your legal protection insurance, you are obliged to get its agreement.