

The following Code of Conduct was adopted unanimously by the RIAD General Council in Zurich.

RIAD Code of Conduct
(as amended on 23 April 2015)

Introduction

Legal Protection Insurance provides access to justice, legal advice and representation for policyholders by providing assistance and financial resources in order to enable policyholders to exercise and enforce their legal rights.

Insurers that carry on the business of legal protection within the European Union comply with the terms of EU Directive 87/344/EEC of 22nd June 1987 (now EU Directive 2009/138/EC) and appropriate national regulations.

The EU Directive, which has been adopted in the national law of EU Member States, determines the agreed minimum standards to be met by all RIAD Members.

This Code of Conduct is intended to reinforce and complement the requirements of the Directive for Members established within the EU and introduce minimum standards for all RIAD Members who are committed to comply with its principles and guidelines. Through this voluntary acceptance the Code seeks to guarantee and safeguard the interests of insured persons and contribute to the proper execution of legal protection insurance contracts.

I. Conduct Towards Policyholders

1. Transparency of Contracts and Scope of Coverage

RIAD Members attach particular importance to the content of insurance contracts and to their transparency. For this purpose:

- 1.1 RIAD Members ensure that contracts are written in clear and straightforward language, enabling all policyholders to understand easily the services and benefits to which they are entitled and the conditions which they must fulfil in order to benefit fully from the insurance coverage.
- 1.2 Contracts written by RIAD Members indicate in a precise and explicit manner the beneficiaries of the insurance cover, other than the person taking out the insurance, as well as clearly explaining any exclusion contained in the contract.

2. Dispute Resolution Governed by Fairness, Promptness, Feasibility and Efficiency

If, in the case of a dispute with a policyholder, there is no arbitration procedure specified by law, a RIAD company shall choose a solution which best meets the demands of fairness, promptness, feasibility and efficiency. The RIAD Member shall ensure that the procedure put in place does not deter the policyholder from taking advantage of it.

3. Acting in the Interest of the Customer and Avoiding Conflicts of Interest

RIAD companies shall carry out their activities for the benefit of the policyholder and shall act in the pursuit or defence of the rights and interests of the policyholder as though it were a matter concerning the Members own interest. In this respect, members ensure that legal services are always provided in the best interest of the insured.

RIAD Members arrange their business activities so as to prevent situations where conflict of interest between the RIAD Member and the policyholder could arise.

If a difference of opinion or conflict of interest should arise in spite of this, RIAD Members will provide access to swift and objective resolution procedure.

4. Safeguarding Independence and High Quality of Services

RIAD Members make use of specialised and qualified staff, whose sole duty is the management of claims and the provision of legal advice, excluding any similar responsibilities in other classes of insurance, thus ensuring independence. To maintain the highest level of professionalism, the staff of RIAD Members has the necessary qualifications required to thoroughly fulfil their duties and they hold the degrees and diplomas required for their function. All policyholders must be served professionally, accurately and promptly.

Members require staff to handle all information received from policyholders in a confidential manner consistent with highest privacy standards in accordance with relevant Data Protection laws.

RIAD Members regularly survey policyholders' satisfaction and thoroughly examine feedback in order to ensure that any customer service issues are detected early and that appropriate changes to procedures or other countermeasures can be implemented promptly.

5. Covering Professional Indemnity

RIAD companies take all appropriate measures to cover their professional indemnity risks assumed in the course of business.

II. Conduct Towards Partners and Service Providers

The relationship of RIAD Member companies with partners and service providers, including lawyers or other legal service providers, is based on mutual recognition of their respective roles. Subject to freedom of choice requirements, Member companies will only select and co-operate with high quality professional service providers which share the same high ethics and quality standards of RIAD Members.

III. Conduct Towards Employees

RIAD Members are committed to provide ethical and just working conditions as well as continuous training for employees, ensuring that employees operate in an environment which facilitates promoting the clients best interest and safeguarding independent decision making in regard of delivering legal services in the best interest of the insured. RIAD Members ensure competent management of staff who are fully informed regarding the RIAD Code of Conduct as well as its consequences and are supervised regarding compliance with the Code.

IV. Conduct Towards the Community

RIAD Members have a responsibility to the communities and the environment in which they operate, shall encourage improvements in the access to justice for all citizens and shall contribute in the general interest. Members will work together with Governments and other interested parties to constantly enhance and develop the justice systems and to improve legal service solutions available to policyholders.