

Checklist for making use of legal protection insurance

This checklist is designed to help you comply with the necessary administrative procedures in a legal action and to protect you from unnecessary costs or complications.

1 Make contact

- If you have legal protection insurance then report your claim immediately and personally to your legal protection insurer.
- Get clarification from them as to whether your case is covered by your policy and, if so, what the cover is.
- If your legal protection insurer grants you cover for lawyer's costs then you have no cost risk within that cost credit.
- Until your legal protection insurer grants cover for costs you will have to bear the legal expenses (lawyer's and court costs, etc.) yourself. Cover for costs can be granted retroactively but the insurer is not bound to do so.
- Cover for costs is generally granted on a limited basis. Continuation to the court of the next instance is not covered automatically. You must therefore look closely at the exact scope of the cover granted for costs.
- Any individual cost agreement with your lawyer that exceeds the cover granted for costs will not commit the legal protection insurer to payment.
- You are responsible for any lawyer's services that go over and above the cover granted for costs. The lawyer can ask you for an advance payment.

2 During the action

- You are obliged to keep your legal protection insurer informed of the major stages in your litigation. You can free yourself from this obligation if you release your lawyer from his duty of secrecy and entrust him with informing the legal protection insurer directly.
- The legal protection insurance takes care of the due and reasonable expenses as part of the cost credit. Provide your lawyer with support in the form of information and documents so that the case can be settled with a reasonable amount of work.
- You have the option to go to arbitration as provided by law, if you and your legal protection insurer have different opinions on the settlement of the legal action. This is especially true on the issue of futility.

3 Case completion

- Your lawyer should provide for a transparent fee invoice.
- Prior to the conclusion of a settlement, which falls on your legal protection insurance in terms of costs, you must obtain their consent.