

# Looking After You And Your Family

Legal Plus Service



# Legal Plus - A Key Benefit for Usdaw Members



Usdaw's aim is all about improving workers' lives and winning for members. Usdaw Legal Plus is at the heart of that mission and is a service to be proud of.

Usdaw provides a great range of legal services which have got better and better over the years; we have extended the types of cases where our members and their immediate family can receive full legal assistance. Our free accident and injury claim service is now known as **Injury Assist**. It remains a great service to members and their family, and is now easily accessible online.

We are happy to continue to guarantee that our members will receive 100% of any compensation awarded. High Street solicitors can look to take up to 25% of any damages awarded. By guaranteeing that our members retain 100% of any damages, this sets us apart from others, improves what we offer to our members and assists in achieving our mission.

Year on year, Legal Plus delivers great results and millions of pounds of compensation are secured for members.

If ever you need to make a claim, you can be confident that Usdaw will be there to look after you.

**Paddy Lillis** 

**General Secretary** 

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# Usdaw Legal Plus Services

# Injury Assist - Free Accident and Injury Claim Cover

As an Usdaw member, you and your immediate family will have experts ready to help you with our Legal Plus service.

It's **absolutely free** for members, and brings real peace of mind:

- Any accident, anywhere in the UK, including:
  - Accidents at work.
  - Accidents outside of work.
- Accidents/illness to members whilst outside the UK on a package holiday.\*
- Road traffic accidents.
- Work-related conditions or diseases.
- Slipping and tripping.
- Injuries caused by violent crime or armed robbery (CICA claims).

# Family Members

Family members living with you are covered for any non-work accident anywhere.

\*Package holiday claims means accidents, injuries or other personal injury claims covered under the Package Travel, Package Holidays and Package Tours Regulations 1992.



### Saving you money...

A high street solicitor is likely to take 25% of any compensation you win. Usdaw guarantees that you keep 100% of your compensation.

## **Occupational Diseases**

Injury Assist covers members for work-related diseases and conditions like repetitive strain injury, deafness, occupational asthma and dermatitis.

#### **Violent Crime**

Injury Assist helps members claim compensation from the CICA (Criminal Injuries Compensation Authority) which is a state-funded scheme. This service is also available to your family members living with you for non-work related incidents.

In order to qualify, you must:

- Personally report the incident to the police within 48 hours and get a crime reference number. Usually, it's not enough if someone else reports it, such as a relative, friend or employer.
- See a doctor immediately for treatment for physical injuries, as well as psychological ones such as stress or shock.

#### How to Make a Claim

If you, or a family member living with you, have an accident, disease or injury, register online at: www.usdaw.org.uk/ia





Your claim will be logged and a solicitor will contact you from one of the union's panel firms.

If you are unable to log your claim online, you can call **0800 055 6333**.

After your claim has been logged, contact your solicitor directly.



InjuryAssist (A



FREE Accident and Injury Claim Service

usdaw.org.uk/ia

## **Employment Problems**

Usdaw reps and officials can help with work issues, including:

- Redundancy.
- Dismissal.
- Discrimination.
- Contract claims.
- Equal pay.
- Family-friendly rights.
- Part-time workers' rights.
- Unlawful deductions.
- Minimum wage.

By law, your employer must allow your Usdaw rep to come with you to all disciplinary and grievance hearings.

Our full-time officials (Area Organisers) and the Usdaw Legal Department provide the advice and representation in employment tribunal cases.

Tribunal claims must be lodged within strict time limits – normally within three months less one day from the date of dismissal or cause of complaint. You are responsible for making your claim in time, so speak to your Usdaw rep as soon as you know you have a problem. Make sure you always follow the company grievance and appeal procedures.

For help and advice about any employment problem, you can either contact your Union rep, call the Usdaw Helpline on **0800 030 80 30** or visit the Usdaw website: www.usdaw.org.uk

#### **Pensions Issues**

The Usdaw Legal Department has a specialist Pensions Section, ready to help you with any problem relating to your company or state pension. Where appropriate, we'll also support legal action to secure your pension rights.

To contact the Usdaw Pensions Section, call **0161 413 0920** or visit: www.usdaw.org.uk/pensions

# **Health and Safety Issues**

The Usdaw Legal Department has a specialist Health and Safety advice team who will be happy to help with any health and safety problems at work.

You can contact the Usdaw Health and Safety Section on **0161 249 2474** or visit: www.usdaw.org.uk/healthandsafety

#### **Prosecution Cases**

As a member, if you're prosecuted for something in the course of your work, we'll instruct solicitors to advise on your defence. If there is a defence, we will instruct them to represent you until State Criminal Legal Aid can be arranged.

For work-related prosecutions, complete our online BL6 Form at: www.usdaw.org.uk/BL6 or phone the Legal Department clerical team on 0161 249 2473.

If you and your family are facing criminal charges not related to work, you're entitled to free legal advice from an Usdaw solicitor.

To arrange this, complete our online BL3 Form at: www.usdaw.org.uk/BL3 or phone the Legal Department clerical team on 0161 249 2473



#### Free Wills

It's important for your family and your own peace of mind that your affairs are in order before you die. Every Usdaw member, and their partner, can make a Will free of charge through Usdaw solicitors.

Members can benefit from our free Will writing service as soon as they join Usdaw - saving around £250. If your affairs are especially complex, the solicitors may need to charge, but they'll discuss this with you beforehand.

Complete our online BL4 Form at: www.usdaw.org.uk/BL4 or phone the Legal Department clerical team on 0161 249 2473.

#### Free Initial Advice Scheme

Usdaw's Legal Plus service doesn't stop when you clock-off work. You're entitled to free initial advice about any non-work related legal problem. For example, you may have:

- Bought a car or a washing machine that simply isn't up to standard and the salesperson refuses to do anything about it.
- A dispute with your landlord, the council or nuisance neighbours.
- A matrimonial issue.

If there's more legal work required after you've received our solicitors' advice, they'll offer you special terms.

For non-work related problems, complete our online BL3 Form at: www.usdaw.org.uk/BL3 or phone the Legal Department clerical team on 0161 249 2473.

#### **Probate**

Sorting out probate matters when someone dies can be stressful.
Usdaw solicitors can provide you with sympathetic and professional initial advice at special, favourable rates.

Complete our online BL3 Form at: www.usdaw.org.uk/BL3 or phone the Legal Department clerical team on 0161 249 2473

### **Moving House**

Buying a property is a long-term financial commitment and may be one of the most important steps in your life. Usdaw solicitors will deal with all stages of your property transaction professionally and efficiently, at favourable rates for Usdaw members.

You'll receive a written quotation at the outset, so you won't have any unwelcome surprises.

Complete our online BL3 Form at: www.usdaw.org.uk/BL3 or phone the Legal Department clerical team on 0161 249 2473.



# Help for Your Family

## **Injury Assist**

Family members living with you are covered for any non-work related accident, anywhere in the UK (including where they are victims of violent crime) and also if injured outside the UK on a package holiday\*.

# Register their injury at: www.usdaw.org.uk/ia

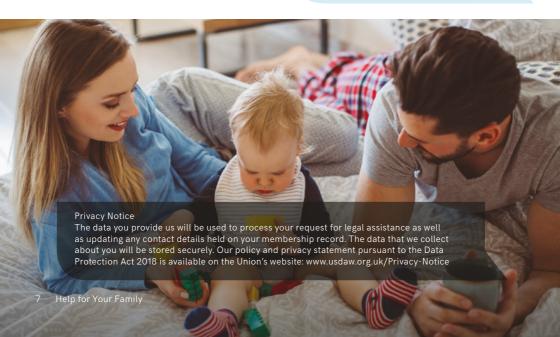
\*Package holiday claims means accidents, injuries or other personal injury claims covered under the Package Travel, Package Holidays and Package Tours Regulations 1992.

# Free Initial Advice Scheme

Family members living with you are entitled to free initial advice about any non-work related legal problem. See page 6 for more details. To benefit from this service, complete our online BL3 Form at: www.usdaw.org.uk/BL3 or phone the Legal Department clerical team on 0161 249 2473.

### Saving you money...

Members can benefit from our free Will writing service as soon as they join Usdaw. A free Will for you and your partner could save you over £250.





### **Rules of Legal Plus**

- Usdaw has complete discretion on whether to grant or to continue legal assistance to its members or their families. We will exercise that discretion fairly and consistently in accordance with these rules.
- 2. To be eligible for legal assistance:
  - You must be a fully paid-up member at the time of the event or incident giving rise to your claim.
  - In employment cases, you are not entitled to legal assistance if the issues relating to your claim arose before you joined the Union.
  - You must remain a fully paid-up member.
  - You must comply with the Rules of Legal Assistance.
- 3. Cases will be supported only if they have reasonable prospects of success, they are proportionate in value to the cost of pursuing the claim, they are not an abuse of process or fundamentally dishonest, and no reasonable offer of settlement has been made.
- 4. Once legal assistance is granted, the case will be kept under review to ensure that the rules are complied with and the case continues to enjoy reasonable prospects.
- 5. Legal assistance may be refused or withdrawn in any of the following circumstances (the list is not exhaustive):

- If you cease to be a member.
- If you are in arrears of membership contributions.
- If you are in breach of the Union's rules.
- If your claim brings you into conflict with the Union; its policies; its ethos; or officers.
- If you have instructed or taken legal advice outside the Union.
- If you instruct or take advice from any other legal representative.
- If you have been dealing with a claim yourself or through another representative and you ask us to conduct it instead.
- If you reject the reasonable advice of the Union-appointed representative as to the conduct and/or settlement of your claim.
- If you fail to provide reasonable instructions or fail to provide instructions at all.
- If you appear to have no cause of action and/or your claim does not enjoy reasonable prospects of success and/or it is an abuse of process.
- If you behave in a manner which has destroyed, or is likely to destroy, trust and confidence between you and your representative.
- If you require the Union or its solicitors to act improperly.

- If you deliberately mislead the Union or its solicitors or provide false information, or if all or any part of the claim is fundamentally dishonest.
- If the necessity for legal advice has been caused by drunkenness, drug use, wilful neglect of duty or other misconduct, or by any criminal act on your part.
- If you fail to co-operate.
- If you insist upon dealing with the claim in a way that is significantly disproportionate to the amount or issues involved.
- A claim made against the Union, its employees, Executive Council, officers and representatives.
- You must co-operate with the Union and its solicitors; your representative and any experts appointed on your behalf:
  - You must use the solicitors appointed by Usdaw.
  - You must keep appointments.
  - You must provide any information or instructions requested by the deadline set.
  - You must behave reasonably and provide reasonable instructions to your case representative.
  - You must provide honest and accurate information.

- You must remain in contact with Usdaw and your case representative and respond promptly to letters; email; and calls.
- You must deal with your representative politely and treat them with respect.
- 7. You must authorise Usdaw and/or its solicitors to:
  - Disclose to the court, tribunal and opponents all relevant information in respect of the claim and/or recovery of costs.
  - Disclose to Usdaw Legal
    Department and/or the
    Executive Council and/or the
    Central Officials of the Union
    their advice and any information
    relating to your claim.
- 8. You are entitled to reject the advice of Usdaw and/or the solicitors and instruct another representative, but Usdaw will not be responsible for their charges and disbursements, nor any costs awarded against you.
- If Usdaw legal assistance is refused or withdrawn, the Union will not be liable for any legal costs or expenses you subsequently incur.
- 10. Usdaw can refuse to pay your legal bills and those of other parties, and can require you to pay to the Union any sums it has paid out on your behalf if costs are awarded against you or are not recovered because:



- Of your own false statements.
- There is a finding that part, or all, of the claim is fundamentally dishonest.
- You have deliberately concealed or failed to disclose important information.
- Of your unreasonable actions or failure to act after legal proceedings have been commenced.
- Of a settlement being made by you without the knowledge and/ or approval of the Union.
- 11. In an employment tribunal claim, Usdaw will not meet any costs awarded against you when:
  - You have been given a costs warning by the tribunal and/or ordered to pay a deposit.
  - You have been advised by the Union that the prospects of success are poor and there is a risk of costs being awarded against you.
  - The tribunal has awarded costs because of your dishonesty or unreasonable conduct.
- In prosecution cases, solicitors will be instructed to give preliminary advice to assess whether there is a defence to the charge.
  - Legal assistance will only be continued if the solicitors advise that there are reasonable prospects of a defence to the charge.

- Members are required to apply for State Legal Aid at the earliest opportunity.
- 13. You must co-operate with your solicitors in recovering legal costs, including any success fee or additional amount from your opponent.
- 14. If you settle the claim outside the terms of this Agreement then you agree that you will pay the costs and any additional amount due to Usdaw and its solicitors for the work done by them, if necessary from your compensation or your new solicitors' costs.
- 15. By accepting Usdaw legal assistance, you agree that should there be any arrears of Union contributions at the date compensation is agreed in your favour, the Union and/or its solicitors may deduct the amount of the arrears from the compensation.
- 16. Family members must also comply with these rules, and the member must maintain their Union membership and remain up-todate with contributions.
- 17. Assistance will not be granted to a family member if they are employed in a company where Usdaw is recognised for any purpose and they should have been in membership.

# Usdaw Legal Plus for Members

#### What Are the Benefits?

- Cover for accidents and injuries, anywhere in the UK and also if injured on holiday outside the UK.
- Family members living with you are covered for any non-work related accident, anywhere in the UK and also if injured or taken ill on holiday outside the UK.
- Help for you and your family.
- It's free from the day you join.
- Ensures you keep 100% of your compensation if you win - plus, there are no hidden charges.
- Works for people, not profits.
- Delivered by the Usdaw team of reps, officials and professionals in the Usdaw Legal Department, backed by a nationwide network of solicitors.
- Employs reputable/trusted solicitors who are experts in accident and disease cases, and are committed to the work of the Union.

If you, or a family member living with you, have an accident, register online at: www.usdaw.org.uk/ia





### Join Usdaw

To join Usdaw, contact your rep in your workplace or call the Usdaw Helpline 0800 030 80 30 or you can join online at: www.usdaw.org.uk/JoinUs





# What Happens Next

Once we process your application, you will receive a membership card with our Helpline telephone number and a New Member's Pack giving details of all the benefits and professional services available to you.















