



## PrivateEdge Legal Panel

A great benefit to PrivateEdge policyholders is 24-hour access to a complimentary legal helpline with our panel of 2 leading commercial law firms. Each firm has offices throughout the UK and between them they have numerous awards from independent commentators recognising the quality of their advice.

### Expert Legal Advice

PrivateEdge policyholders are entitled to free legal advice from a leading top 50 law firm, with offices covering all of the UK on any issue that they think might potentially lead to a claim under their PrivateEdge policy. The breadth of possible areas is enormous and by phoning our helpline with 24 hour emergency cover and giving some basic details of the issue, we ensure that an expert in exactly the right field will call you back at an agreed time for a confidential discussion.

Confidential feedback provided on the advice received from the panel firms after receiving helpline advice shows that 100% of users rate the service as excellent or very good.

### Expert Representation

In the event of an actual claim, the panel member who provided the initial advice can also provide expert legal representation throughout the claim at pre-agreed discounted rates.

Engaging a member of our panel to represent you delivers a range of benefits to PrivateEdge policyholders:

**Cost effective excellence.** We have negotiated favourable discounted rates with the panel firms who have expert lawyers specialising in the type of claim you are facing in order to provide high-quality, practical and commercial advice.

**Low retention for employment matters.** Subject to satisfaction of relevant policy conditions, if you take advice on a dispute through the helpline and proceed to instruct the panel firm who advised to defend the subsequent employment claim, you will benefit from a lower retention.

**Avoid unnecessary delays.** We have worked with the panel firms for many years. The panel firms ensure we are updated when required and obtain approval before incurring costs, in line with the policy terms and conditions to avoid unnecessary delays.

**Smooth process.** Using panel firms results in a smoother process. Our panel firms are experienced in handling insurance-backed claims and have good lines of communication with our claims team.

**Rapid support.** Our panel firms already have agreements in place with AIG, allowing them to focus immediately on providing you with legal assistance, rather than negotiating with AIG over fees or terms of engagement.

**Kennedys**  
Legal advice in black and white

**MILLS & REEVE**

### Top 5 reasons why policyholders should use the panel:

-  1. EPL Excess reduction
-  2. Advice from specialist qualified lawyers in the required field
-  3. Consistency of advice and support from helpline to conclusion of a claim
-  4. Access to reduced rates on other matters
-  5. The ability to obtain expedited instructions from AIG based upon panel's extensive experience of AIG's systems and relationships with their adjusters.