

Legal protection: so that when your rights are harmed, your wallet does not decide your defence.

Everything that matters for the decision – on one page.

What is it?

Legal protection insurance typically covers, within the legal areas and up to the sum insured set out in the contract, the **lawyer's fee** and procedural and expert costs, and under many terms legal advice as well – if the case is lost, it often also stands behind the costs awarded to the other side. The area modules can be tailored to your situation: **traffic, employment, contractual/consumer, property/tenancy** and others – there is no need to buy everything, we only request offers for the exposure that genuinely exists.

Legal protection applies to disputes arising after the policy is taken out, and a **waiting period** typically applies to most modules too – so it is worth signing up before trouble arises, not after. On jogvedelem.biz we start with a 20-minute needs assessment, after which I present the relevant insurers' offers in one table – with modules, limits, waiting periods and the rules on choosing a lawyer. If a dispute arises, I help you find your way through reporting the case; if things stall or the cover is disputed, I help as broker with the insurer wherever I can.

What makes up a good legal protection policy?

What the insurer may cover

- 1. **Lawyer's fee** – the cost of representation within the limits set out in the terms, whether at a contracted lawyer or one freely chosen.
- 2. **Procedural and expert costs** – duty, procedural fees, expert witnesses – the 'invisible' items of enforcing your rights.
- 3. **The other side's costs** – if the case is lost, cover typically also stands behind the costs awarded to the other party.
- 4. **Legal advice line and mediation** – telephone legal advice, and under some terms the costs of an out-of-court settlement too.

What to check before you sign

- 1. **Waiting period** – the period after signing during which some modules do not yet provide benefits; cover typically cannot be taken out for a dispute that has already started.
- 2. **Cover limit and deductible** – the limit is the sum up to which the insurer covers the case's costs; the deductible is the part you bear yourself.
- 3. **Prospects-of-success test** – for a reported case, the insurer may examine whether there is a reasonable chance of enforcing the claim; if you disagree with the assessment, the contract must include a dispute-resolution procedure.
- 4. **Free choice of lawyer** – a statutory right in court and administrative proceedings, and in the case of a conflict of interest; insurers may differ in the cost limits they apply.

The covers, in one table module names and their exact scope vary by insurer

Cover	What it protects	The right question to ask
Employment legal protection	Dismissal, unpaid wages, labour disputes	<i>Does it cover the employee side, the employer side, or both?</i>
Traffic legal protection	Disputes after an accident, defence in misdemeanour and criminal proceedings	<i>Does it also cover pursuing a compensation claim?</i>
Contractual and consumer disputes	Defective performance, online-shop cases, disputes with service providers	<i>Might the legal advice line alone be enough?</i>
Property and tenancy disputes	Renting, letting, neighbour-law questions	<i>Which module covers the specific situation?</i>
Criminal and misdemeanour defence	Defence costs in proceedings over negligent acts	<i>What strict conditions apply to it?</i>
Pursuing a claim for damages	If damage was caused to you, the costs of enforcing a legitimate claim	<i>Against the party at fault, or their insurer too?</i>
What it does not cover	Fines, penalties, the debt that is the subject of the dispute	<i>Exactly where does the exclusion line run?</i>

How does it work?

1 · Needs assessment 20 minutes, free of charge.

What disputes you are exposed to as an individual or a company, and what the budget is.

2 · Choosing modules and the table

Tailored to your real exposure.

Several insurers' offers in one table: modules, limits, waiting periods, rules on choosing a lawyer.

3 · Signing and the waiting period

You decide, I handle the paperwork.

The start of the contract and the start of cover can be two different dates – we clarify this when signing.

4 · Reporting a legal case The fastest route if a dispute arises.

It is best to start through the insurer's own channel; if things stall or the cover is disputed, I help as broker wherever I can – the legal case itself is handled by the legal protection insurer's own specialists.



Book an
appointment

NEXT STEP

20-minute free consultation

By the end you will know exactly what sum and what scope to request offers for – and what the next step is.

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