

Family Legal Protection Insurance Insurance Product Information Document



Company: Legal Protection Group Limited

Product: Family Legal Protection

This insurance policy is:

- administered and managed by Legal Protection Group Limited, registered in England and Wales, company number 10096688. Legal Protection Group Limited (firm reference number 749446) is an appointed representative of Somerset Bridge Insurance Services Limited (firm reference number 477112). Somerset Bridge Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.
- underwritten by Alwyn Insurance Company Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar. Registered in Gibraltar, number 106261. Authorised and regulated by the Gibraltar Financial Services Commission.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell the person who sold you this insurance policy as soon as possible if any of the information is incorrect. Please note, all amounts shown below include any applicable tax.

What is this type of insurance?

Family Legal Protection is a legal expenses insurance contract which provides you and members of your family who permanently live with you with access to legal advice and insurance cover for legal costs and expenses in personal legal disputes listed below, subject to the terms and conditions of your policy.



What is insured?

- Legal costs and expenses up to £50,000 per insured incident for:

Your Employment Protection

- Pursuing or defending disputes with a current, former or prospective employer regarding a contract of employment or a breach of employment rights.

Consumer Contract Disputes

Pursuing or defending disputes arising from a breach or alleged breach of a contract entered into for:

- buying, selling or hiring in goods;
- buying or hiring in services;
- renting your home where you are the tenant;
- buying or selling your home.

Protecting Your Property

- Pursuing or defending legal rights in disputes relating to a legal nuisance or trespass which interferes with the use or right over your home.
- Pursuing disputes following damage to your home or personal belongings.

Tax Enquiries

- Representing you in an HMRC investigation into your personal tax affairs.

Personal Injury

- Pursuing claims following a sudden and specific event which causes death or bodily injury to an insured person.

Clinical and Medical Negligence

- Pursuing claims following an identified act of negligent surgery, clinical, medical or dental procedure or treatment which causes death or bodily injury to an insured person.

Defence of Your Legal Rights

Defending an insured person following a work-related event leading to:

- pre-charge – interview by the Police or other prosecuting authorities where suspected of committing a criminal offence;
- prosecution in a criminal court;
- civil action for unlawful discrimination;
- civil action taken by a data subject for breaches of the Data Protection legislation directly applicable in the United Kingdom for the holding, loss or unauthorised disclosure of personal data;
- a formal investigation or disciplinary hearing brought by a regulatory or professional body.

Jury Service and Witness Expenses

- Lost salary or wages for the time an insured person is off work to perform jury service or attend court or tribunal as a witness for a claim under this insurance.

Identity Theft Assistance

- Access to an adviser who will provide assistance to help restore an insured person's identity.
- Costs incurred in correspondence to restore identity and credit rating.
- Costs incurred in re-applying for a loan previously rejected due to ID theft.
- Defending an insured person's legal rights if other parties take legal action against them arising from the insured person's ID theft.

Personal Legal and Tax Advice Helpline

- Confidential telephone advice on personal legal or tax matters under UK, Isle of Man or Channel Islands law.

Identity Theft Advice

- Telephone advice and guidance on keeping identification safe and secure and to avoid becoming a victim of ID theft.

Counselling Helpline

- Confidential telephone counselling service on matters causing distress.



What is not insured?

There is no cover for:

Your Employment Protection

- Representation throughout internal disciplinary or grievance procedures.

Consumer Contract Disputes

- Contracts which have not been entered into in a personal capacity.
- Claims where the amount in dispute is less than £100.
- Building work where the value of the contract is more than £7,500.
- Pensions, savings, investments, loans, mortgages, borrowing or arrangements with banks, building societies or suppliers of credit.
- Contracts involving motor vehicles.

Protecting Your Property

- Land or buildings other than your principal home.
- A contract you have entered into, including a tenancy agreement, lease or licence to occupy property.
- Compulsory purchase orders, repossession, planning permissions, building regulations or restrictions;
- Damage to property claims where the amount in dispute is less than £100.

Tax Enquiries

- Returns which are incomplete, incorrect or not submitted on time.
- Business tax affairs.

Personal Injury

- Illness or injury which develops gradually over a period of time or is not caused by a sudden and specific event.

Clinical and Medical Negligence

- Illness or injury which develops gradually over a period of time or is not caused by a sudden and specific negligent act.

Defence of Your Legal Rights

- Fines, compensation, damages or penalties awarded against an insured person, including any costs the insured person is ordered to pay by a criminal court.
- A claim relating to an insured person driving a motor vehicle.

Jury Service and Witness Expenses

- Claims where an insured person cannot evidence the extent of their lost salary or wages.

Identity Theft Assistance

- ID theft committed by any person insured under this policy.

Counselling Helpline

- Any costs incurred in using onward referral services.



Are there any restrictions on cover?

- ! There is no cover under this policy for any circumstances which you were aware of before the start date of this insurance.
- ! There is no cover under this policy for any costs incurred before we have accepted your claim or which we have not authorised in advance.
- ! This is a claims made policy which means that claims must be notified to us during your period of insurance or within 14 days after the expiry date if this insurance is not renewed.
- ! There must always be more than a 50% chance that any claim under this insurance will have a successful outcome.
- ! We will always select a legal representative of our choice to deal with your claim. If legal proceedings are issued or if there is a conflict of interest, you may choose your own legal representative. Your chosen legal representative must agree to our standard terms of appointment and the most the insurer will pay is no more than the amount that would have been paid to our own choice of legal representative.



Where am I covered?

- ✓ **For Consumer Contract Disputes and Personal Injury:**
The European Union, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Norway and Switzerland.
- ✓ **For all other insured incidents:**
The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

An insured person must:

- keep to the terms and conditions of the policy;
- take reasonable precautions to minimise the risk of a claim occurring and not to incur any unnecessary costs;
- supply us and your legal representative with honest and accurate information when asked to do so;
- co-operate fully with us and with your legal representative;
- notify us of any claim as soon as reasonably possible, which must be during the period of insurance.



When and how do I pay?

The premium for this insurance policy is payable to the person who is selling you this insurance policy before the intended start date (unless paid by monthly instalments).
The person who is selling you this insurance policy will confirm the total amount payable, payment dates and any available payment options.



When does the cover start and end?

Unless otherwise agreed, your cover will last for one year, starting from the date specified in your policy schedule.



How do I cancel the contract?

You can cancel this insurance policy by notifying the person who sold you this insurance policy within 14 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full.

You can cancel at any other time by giving the person who sold you this insurance policy 7 days' notice. Providing no claims have been made during the current period of insurance, you will be entitled to a partial refund for the remaining time on cover.

In the event of cancellation, the person who sold you this insurance policy may apply an administration charge. Please contact them for more information on any charges applied.