

This insurance policy, arranged on your behalf by PolicyCastle, is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. This cover is provided to you in return for payment of the premium.

This Family Legal Expenses insurance policy is designed to provide you with legal expenses cover should you need to make or defend a legal action, following an incident as defined in sections 1-4 of your policy wording, summarised below.

This policy will cover you, your spouse or partner, your parents or parents-in-law or any children provided that they reside with you at your permanent residence, up to a limit of £50,000 any one claim.

This summary does not contain the full terms and conditions of your insurance contract, these can be found in your policy wording document and schedule. It will however, provide you with the main significant features and benefits, together with the most important exclusions and limitations that you need to be aware of.

The duration of this insurance policy is one year, and the period of insurance will end exactly one year after inception unless you renew your policy. If **you** wish to renew this insurance policy please contact **your** insurance broker who will be able to discuss **your** requirements.

## Important information

It is important that you check that your personal details relating to this insurance are kept up to date to ensure that your cover remains fully effective and in force.

## How to make a claim

In the event of a claim, please contact Motorplus, the claims handler acting on our behalf, as soon as reasonably possible giving us as much information as you can about what has happened to bring about the claim. You can contact them by telephone on 0333 241 9833 or by email at [fpclaims@motorplus.co.uk](mailto:fpclaims@motorplus.co.uk). Alternatively you can write to them at Kircam House, 5 Whiffler Road, Norwich NR3 2AL. Please always quote the reference 'Family Legal Expenses' in order for us to help you more efficiently.

Important:

Please do not appoint your own solicitor before we have accepted your claim. If you do so, we will not be liable for any costs incurred.

## How to make a complaint

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact PolicyCastle in the first instance if the complaint relates to this policy.

If your complaint is in regards to any aspect of claims, please contact us at the address and telephone number noted above, but marked for the attention of the Quality Assurance Manager. It will assist us in handling your complaint quickly if you can please have your claims reference available when you contact us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. The address and full contact details for them are contained in your policy document on page 2.

## Significant features, benefits, exclusions and limitations

Significant features and benefits	Significant exclusions or limitations	Policy section where you can find this
Legal costs of up to £50,000 per claim are covered. Claims must have reasonable prospects of success, as defined in the policy wording.	Any costs incurred that are over and above the insured limit.	Cover section, page 7
Legal costs in bringing a legal action against a third party following an event which caused personal bodily injury to you, or an event which subsequently causes your death.	Any illness or bodily injury which is not caused by a sudden, specific accident.	Section 1 – Personal injury, page 7
Legal costs incurred in bringing a legal action due to disputes over the buying or selling of your property, infringement or encroachment the property and nuisance or trespass disputes.  Legal costs incurred following your unlawful eviction from a property occupied under an Assured Shorthold Tenancy agreement.	The first £250 of any claim  Any claim made less than 90 days from the inception of this policy  Any claims relating to subsidence, ground heave, landslip, mining or quarrying  Any claim relating to land or buildings owned by you but not being your principal home  Any claim relating to divorce or matrimonial matters	Section 2 – Your home, page 7
Costs incurred in bringing a legal action following an event arising from the purchase, hire, lease or sale of any personal or private goods or the provision of services, including consumer contracts	Any event that occurs less than 60 days from the inception of this policy unless comparable insurance was previously in place.  Excluding any motor vehicle(s) owned, used by, hired or leased by you.	Section 3 – Services and Personal Property, pages 8
Legal costs incurred in the pursuit of civil proceedings against your employer.  Legal defence costs in defending your legal rights following circumstances arising out of your work as an employee.	Any claims made less than 90 days from the date of inception of this policy.  Any claim made where your employment status is not that of an employee (self-employed for example)	Section 4 – Employment disputes, page 8
Legal costs incurred if you are subject to an HM Revenue and Customs Aspect Enquiry or Full Enquiry.	Claims where deliberate misstatements or omissions have been made to the authorities  Any claims made less than 60 days from the date of inception	Section 5 – Your Family, Page 8

<p>Legal costs in defending your legal rights following criminal proceedings being brought against you for an offence relating to your ownership or use of a motor vehicle</p>	<p>of this policy unless comparable insurance was previously in place and cover continues uninterrupted.</p> <p>Any claims made in respect of parking offences, for which you receive no penalty points against your licence;</p> <p>Any claims made when you have been driving or riding the vehicle without valid motor insurance.</p>	
<p>Reimbursement of costs incurred as a result of you being absent from work to attend court whilst on jury service. The maximum amount we will pay is £100 per day up to a maximum £1,000 in total.</p>	<p>Any amounts which are payable by your employer</p>	<p>Section 5 – Your Family, Page 10</p>

## Appointed Representative

When you advise us of a claim, we will recommend an appointed representative from our panel of representatives to assist you and act on your behalf. You may appoint your own choice of representative however legal costs will only be covered at the point it becomes necessary to issue proceedings, or where proceedings have been issues against you, or where a conflict of interest arises.

Please review page 10 of your policy wording for full details in relation to Appointed Representatives.

## Your cancellation rights

If you decide that for any reason this policy does not meet your insurance needs then please return it to your insurance broker within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is later, this is called the 'cooling off period'. On the condition that no claims have been made or are pending, we will refund your premium in full.

You may cancel this insurance policy at any time after this 14 day period, however no return of premium will be available.

The insurer is not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons for the insurer to cancel this insurance policy include but are not limited to:

- a) Fraud
- b) Non-payment of the premium
- c) Threatening or abusive behaviour
- d) Non-compliance with policy terms and conditions

If the insurer cancel the policy, you will be entitled to a return of premium on a pro-rata basis.

## Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Great Lakes Reinsurance (UK) SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## Legal advice helpline

Available 24 hours a day, 365 days a year, to provide you with confidential telephone advice about any personal legal problem in the UK, Isle of Man or Channel Islands. To contact the helpline for advice with any legal problem or query you may have, please call 0333 241 9560. Please note that we may have to arrange to call you back if your query requires specialist advice.