

# Commercial Legal Expenses Insurance Policy



## Insurance Product Information Document

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This document provides only a policy summary of the key information. It does not contain the full terms and conditions of the Policy, which can be found in the Insurance Policy Wording.

### What is this type of insurance?

This is a Commercial Legal Expenses Insurance Policy, which will cover the costs and expenses for the pursuit and defence of certain legal rights.



### What is insured?

- ✓ Employment Disputes
- ✓ Employment Awards
- ✓ Property Disputes
- ✓ Debt Recovery
- ✓ Contract Disputes
- ✓ Legal Defence
- ✓ Health & Safety Appeals
- ✓ Tax Protection
- ✓ Licence Protection
- ✓ Jury Service
- ✓ Court Attendance

Please refer to your Policy Wording for full terms and conditions of the cover provided



### What is not insured?

- ✗ **Prior Claims** - Any claim or incident, which may lead to a claim and which you knew about or ought reasonably to have known about before the start of this policy.
- ✗ **Prior Costs and Expenses** - Any costs incurred before a claim is made and any costs and expenses, which we do not authorise.
- ✗ **Dishonesty, criminal acts, and fraud** - any claim:
  - Involving actual or alleged dishonesty or violence by you
  - Or statement, which is overstated, false or fraudulent.



### Are there any restrictions on cover?

- ! **Reasonable Prospects** – There must be more than a 50% chance of you recovering damages, defending a claim or prosecution or obtaining a legal remedy
- ! **Claim** - You must report the claim within the period of insurance and tell us immediately of any circumstances, which may give rise to a claim and throughout your claim you must tell us immediately of any relevant developments or changes in circumstances.
- ! **Solicitor / Legal Representation** – If you choose an alternative solicitor or representative in relation to a claim under this policy, we will not pay more than £125 + VAT per hour.



## Where am I covered?



United Kingdom.



## What are my obligations?

- Advice - you must follow the advice or the advice line at all times.
- Cooperation- you must cooperate fully with us and provide within a reasonable time, any requested information and documentation we ask for.



## When and how do I pay?

You should make payment to your broker, this may be by making a one off payment or your broker may be able to arrange credit facilities if required.



## When does the cover start and end?

- Your policy covers you for a maximum of 12 months from the date that you request the policy to be started.
- The dates will be shown on your Certificate of Insurance.



## How do I cancel the contract?

- You have the right to cancel this Policy:
  - Within 14 days of its inception without any premium charge provided there have been no claims.
  - At any other time, however no refund of premium will be available.