

Family Legal Expenses Insurance

Insurance Product Information Document

Company: Lexelle Limited

Product: Family Legal Expenses – Gold

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This cover will reimburse the policyholder for legal costs up to a maximum of £75,000 (£50,000 for Employment Disputes) for the list of insured incidents detailed in the What Is Insured section below. The policy also covers any family member that resides with the policyholder at their principal home.



What is insured?

- ✓ **Free Legal Advice Line** – Free legal advice on personal legal matters falling under the sections of cover provided by this policy.
- ✓ **Personal Injury** – Legal assistance in respect of death or bodily injury.
- ✓ **Employment Disputes** - Cover for negotiation of the policyholder's legal rights for a claim that would be dealt with via an Employment Tribunal against an employer for unfair or wrongful dismissal, redundancy or unlawful discrimination.
- ✓ **Criminal Prosecution** – Cover for professional fees against a strict liability criminal prosecution brought against you.
- ✓ **Tax Protection** – Cover for negotiation and representation of the policyholder in respect of a Full Tax Enquiry.
- ✓ **Jury Service** – Cover for salary or wages for time lost at work whilst attending jury service that are not recoverable from the court or policyholder's employer.
- ✓ **Contract Disputes** – Negotiation of the policyholder's legal rights in the event of a dispute arising from an agreement including buying, selling or hiring any goods or services.
- ✓ **Property Protection** – Cover for civil actions relating to material property of the policyholder, including their principal home which causes or could cause physical damage to the property or concerns nuisance or trespass.



Are there any restrictions on cover?

- ! The policy will expire one calendar year from the date it was issued.
- ! Pursuit of a claim outside the jurisdiction of the courts of England & Wales, Scotland and Northern Ireland.
- ! Prior to any proceeding you must use the representative or solicitor's nominated and appointed by us.
- ! In no case will we pay out more than £75,000 during the Duration of Cover. (£50,000 Employment Section)
- ! Any claim that occurs outside of the policy period.



What is not insured?

- **Personal Injury:**
 - ✗ Death or personal injury sustained in a road traffic or other incident involving a motorised vehicle.
- **Employment Disputes:**
 - ✗ The first £250 of legal costs incurred in an accepted employment dispute claim.
- **Criminal Prosecution Defence:**
 - ✗ The offence relates to the insured person's business or profession, or in relation to a claim under an insurance policy/claim.
 - ✗ Offences related to a motor vehicle
- **Tax Protection:**
 - ✗ Tax investigations regarding issues other than earnings as an employee.
 - ✗ Tax investigations where you are self-employed.
- **Jury Service:**
 - ✗ Where you are self-employed and suffered a loss of earning, income, salary, wages or other losses relating to attending a Jury Service.
- **Contract Disputes:**
 - ✗ Where a contract dispute relates to the purchase or sale of land or building other than your principal home
 - ✗ Where a contract relates to your profession, business or employment.
 - ✗ A lease, licence or tenancy of land or buildings.
 - ✗ A contract involving a motor vehicle.
 - ✗ Any construction work/building or home extension.
- **Property Protection:**
 - ✗ The first £250 of your legal costs incurred in an accepted claim relating to trespass, or nuisance.
 - ✗ Any claim relating to a building or land other than your main residence.
 - ✗ Any claim relating to a motorised vehicle or mining subsidence.



Where am I covered?

You are covered within the United Kingdom of Great Britain, Northern Ireland, Channel Islands and the Isle of Man.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.



When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, provided that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy, no refund of premium will be due.

Important Information

Making a claim

If you need to make a claim, please contact the Claims Administrator:

Lexelle Limited

PO Box 4428

Sheffield

S9 9DD

Telephone: 0333 400 8216

Email: assist@lexelle.com

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you can call, email or to write to us:

Complaints regarding the SALE OF THE POLICY

Please contact the Broker Agent that sold you the policy.

Complaints regarding CLAIMS

Claims Manager, Lexelle Limited, PO Box 4428, Sheffield, S9 9DD.

Tel: 0114 249 3300

Email: assist@lexelle.com

On all correspondence please tell us you are insured for Family Legal Expenses Platinum Insurance and provide the Master Certificate number shown at the heading of your main policy terms and conditions along with the your policy reference detailed on your policy schedule.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it 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 get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.