

## Notice to Policyholders

### Important News for Lexelle Family Legal Expenses - Gold Policyholders

We are constantly renewing our Family Legal Expenses insurance services to ensure that we continue to offer products that respond to our customers' needs. Our Lexelle Family Legal Expenses – Gold policy is being replaced by a new Lexelle Family Legal Expenses Platinum policy which is underwritten by Financial & Legal Insurance Company Limited and as such there are some important changes and enhancements to the covers provided.

Please read this notice carefully and keep it with your policy booklet. A summary of the key changes to your policy are listed below. Your policy schedule sets out the cover you have selected. All changes apply from your renewal date so before you renew your insurance, please ensure that the cover provided still meets your needs. When you renew your policy you are accepting these changes.

<b>Platinum Policy Cover</b>	<b>Former Family Legal Expenses - Gold Policy</b>	<b>New Family Legal Expenses - Platinum Policy</b>	<b>What This Means To YOU</b>
<b>Maximum Cover Provided</b>	£75,000 Legal Fees	£75,000 Legal Fees (see separate policy sections as varied limits apply)	The Maximum Claims Limit has increased but there are specific limits to various Sections of the policy (see Sections 1-10 for details)
<b>Section 1 - Legal Advice Section</b>	Free Legal advice line offering basic generic advice for legal matters falling under the sections of cover within the policy	7x24 Free Legal Advice line service for all your personal legal matters	A comprehensive 7x24 Legal Advice Helpline Service will now be provided.  <b>Tel : 0333 400 8217</b>
<b>Section 2 – Personal Injury</b>	Cover for legal assistance to recover compensation should you suffer personal injury or death. Also includes for up to £5,000 Rehabilitation costs	Replicate cover provided	No changes in cover for Personal Injury
<b>Section 3 – Employment disputes</b>	Legal fees of up to £50,000 for employment disputes with your employer (unfair or wrongful dismissal, redundancy or unlawful discrimination)  Policy excess of £250 applies	Replicate cover provided	No changes in cover for Employment Disputes
<b>Section 4 – Criminal Prosecution Defence</b>	Cover for legal fees incurred in the successful defence of a criminal prosecution brought against you	Cover for legal fees against a strict liability criminal prosecution brought against you where you are subsequently proven to be innocent	Cover is now for strict liability criminal prosecution defence cases only
<b>Section 5 – Tax Protection</b>	Provides cover for HMRC Full personal tax enquiries	Replicate cover provided	No change in cover for Tax Enquiries
<b>Section 6 – Jury Service</b>	Provides cover for loss of salary whilst attending Jury Service up to set section limits	Replicate cover provided	No change in cover for Jury Service attendance

<b>Platinum Policy Cover (cont'd)</b>	<b>Former Family Legal Expenses - Gold 2 Policy</b>	<b>New Family Legal Expenses - Platinum Policy</b>	<b>What This Means To YOU</b>
<b>Section 7 – Contract Disputes</b>	Cover for negotiation of your legal rights in a dispute arising from an agreement you have entered into for buying/hiring of goods and services including buying or selling your principal home.  For all valid claims the amount in dispute must be greater than £100.	Replicate cover provided.  There is also now no lower limit for the amount in dispute, formerly £100.	No change in cover for Contract Disputes and there is no minimum claim value limit.
<b>Section 8 – Property Protection</b>	Cover for negotiation of your legal rights in a civil action relating to material property owned by you following any event which causes or could cause physical damage to your property and any nuisance or trespass	Replicate cover provided	No change in cover for Property Protection
<b>Section 9 – Education</b>	New cover section – cover not provided with your former Family Legal Gold policy	Legal cover of up to £5,000 for appeals related to policyholder’s children not being allocated a place in their selected school as part of schools admission process.	Additional cover is provided to assist the policyholder in the event of an appeal against a schools admission process decision
<b>Section 10 – Probate</b>	New cover section – cover not provided with your former Family Legal Gold policy	Legal assistance to challenge the validity of a will covering the policyholder’s parents, grandparents or children	Additional cover is provided to assist the policyholder in the event of a legal challenge against the validity of a will
<b>Policy Conditions &amp; General Changes</b>	<b>Former Family Legal Expenses - Gold Policy</b>	<b>New Family Legal Expenses - Platinum Policy</b>	<b>What this means to You</b>
<b>Meaning Of Words &amp; Terms</b>	Page 1 - Policy Definitions	See section headed “Definitions of terms used” on Pages 7-8	A full list of key policy definitions explaining the meaning of words and terms used throughout the new policy are listed under the Definition of terms used heading ( <b>the definitions are then listed in bold throughout the policy wording</b> )
<b>Insurer Details</b>	Policy was arranged and administered by Assurant Intermediary Limited and underwritten by UK General Insurance on behalf of Great Lakes Insurance SE.	The new Family Legal Platinum policy is arranged by Assurant Intermediary Limited and administered by Lexelle Limited. The policy is underwritten by Financial & Legal Insurance Company Limited	The new policy is arranged by Assurant Intermediary Limited and administered for claims made on the policy by Lexelle Limited on behalf of the policy underwriters, Financial & Legal Insurance Company Limited.
<b>Policy Exclusions</b>	Page 5 – headed “We will not pay”	See section headed “General Exceptions” starting on Page 14	Please refer to section headed “General exceptions” on page 14 for the full list of excluded terms and conditions of the Family Legal Platinum policy
<b>Policy Conditions</b>	Page 6 - Conditions	See section headed - “General terms & conditions” starting on Page 16	Policy conditions apply so please refer to section headed “General terms and conditions” on Page 16

<b>Policy Conditions &amp; General Changes – cont'd</b>	<b>Former Family Legal Expenses - Gold Policy</b>	<b>New Family Legal Expenses - Platinum Policy</b>	<b>What this means to You</b>
<b>Making A Claim on the policy</b>	<b>Page 6 – Reporting of Claims</b>	<b>See section headed “Making a Claim”</b> on Page 4. This details the claims procedure for the new provider. You must ensure that you contact the claims line on <b>Tel : 0114 249 3300</b> within 180 days of any event that gives rise to a claim on the policy	Refer to the Making a Claim section on Page 4 for details of how to claim on the policy. Note there is now a set limit of 180 days to inform the claims helpline of any event that gives rise to a claim
<b>Data Protection</b>	<b>Page 10 – GDPR UK General Insurance Limited – Privacy Policy</b>	<b>See section headed “Financial &amp; Legal Insurance Company Limited Privacy Notice”</b>	Please refer to the Financial & Legal Privacy Notice as detailed on Page 19 of the new policy wordings