

## Insurance Product Information Document

This insurance product is provided by Temple Legal Protection which is registered in the UK and is authorised and regulated by the Financial Conduct Authority, FRN 303704.

The following is a summary of the key features of the cover - the full terms and conditions are detailed in the Certificate of Insurance, a copy of which is available on request.

## What is this type of insurance?

Static Caravan Legal Expenses Insurance provides telephone legal advice and insurance cover for professional costs and expenses should you experience one of the legal issues covered by this policy.



### What is insured?

- ✓ Caravan Disputes
- ✓ Contract Disputes
- ✓ Employment Disputes
- ✓ Personal Injury
- ✓ Clinical and Medical Negligence
- ✓ Legal Defence
- ✓ Tax Investigations
- ✓ Jury Service & Witness Attendance Allowance
- ✓ Probate
- ✓ Education
- ✓ Social Media Defamation
- ✓ Identity Theft



### What is not insured?

- ✗ Events or disputes occurring, or existing before the Insured took out this policy, and which the Insured knew or ought reasonably to have known about.
- ✗ Claims which do not have prospects of success.
- ✗ Claims where the value of the settlement is disproportionate compared with the time and costs incurred to achieve it.
- ✗ Claims brought outside of the period of insurance.
- ✗ Legal costs incurred without the Insurer's prior consent.
- ✗ Claims which occurred outside the territorial limits.
- ✗ Caravan disputes where the amount in dispute is less than £100.
- ✗ Contract disputes relating to static caravan rental where the amount in dispute is less than £500 and all other contract disputes where the amount in dispute is less than £100.
- ✗ Any claims relating to the running of a business.
- ✗ Claims where an insured person is entitled to legal aid.
- ✗ Claims falling within the Small Claims Track limit.
- ✗ Injury claims that are the result of a gradually developing injury or illness.
- ✗ Tax avoidance schemes.



### Are there any restrictions on cover?

- ! It must be more likely than not that your claim will be successful for your claim to be accepted.
- ! Legal expenses costs are restricted to £25,000 any one claim.
- ! Legal expenses costs are restricted to £25,000 in any one period of insurance.
- ! Jury Service & Witness Attendance Allowance claims are restricted to £1,000 any one claim
- ! Education claims are restricted to a maximum £5,000 any one claim
- ! Claim must be brought and conducted in the United Kingdom.



## Where am I covered?

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.



## 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.

If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible.

Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs.

Adhere to the terms and conditions of this policy.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



## When does the cover start and end?

Your cover will start and end on the dates noted in your policy documents.



## How do I cancel the contract?

The Insurer or the Insured may cancel this insurance by giving 30 days written notice. The premium shall be adjusted on the basis of the Insurer receiving or retaining pro-rata premium save that there will be no refund of premium if the Insured has notified a Claim during the Period of Insurance.

## Important Information

### Insurer

The insurer for this product is Royal & Sun Alliance Ltd.

### Claims

You should notify any claim under the policy to Temple as soon as possible. Completion of a claim form will be required.

### Complaints

If you wish to make a complaint about anything other than the sale of the insurance, please notify the insurer's underwriting agent at: Compliance Manager, Temple Legal Protection Ltd, One, Bell Court, Leapale Lane, Guildford GU1 4LY Telephone no: 01483 577877.

If your complaint cannot be resolved you may be entitled to refer the matter to the Financial Ombudsman Service. Full details of the Complaints Procedure are detailed in the Certificate of Insurance.

### Compensation arrangements

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the event that your insurers do not have enough money to pay a claim.

Further information about compensation scheme arrangements is available from the FSCS.