Family Legal Expenses Insurance

Insurance Product Information Document

Company: Arc Legal Assistance Limited

Product: Arc Family Legal Expenses

Arc Legal Assistance Limited. Authorised and regulated by the Financial Conduct Authority. Firm reference number 305958
Registered in England No. 04672894. Registered address: The Gatehouse, Lodge Park, Lodge Lane, Colchester, Essex, CO4 5NE

This document is a summary of the key features of the policy. It is not specific to you and so may not provide all the information relevant to your cover needs. Other documents contain the full information you need to know before you decide to buy, and the full contract details.

What is this type of insurance?

Family Legal Expenses insurance gives you and your family access to telephone legal advice, along with cover for up to £100,000 for legal costs and expenses, for each claim, if you experience any of the legal problems covered by this policy.

What is insured?

Your legal adviser's fees and expenses, and if you lose the case, your opponent's costs for:

✓ **Employment Tribunal Disputes up to £100,000**
To bring a civil case against your employer for a breach of contract.

✓ **Contract Disputes up to £100,000**
To bring or defend a case for breach of contract for:

- buying or renting goods or services for your private use.
- selling your own personal goods.
- renting your home as a tenant.
- the occupation of your home under a lease agreement.
- the sale or purchase of your home.

✓ **Property Trespass and Property Damage up to £100,000**
To bring a case for nuisance or trespass against someone who:

- infringes your rights in relation to your home, and
- causes physical damage to your home.

✓ **Personal Injury up to £100,000**
To bring a case for damages against those responsible for your injury or death that results from an accident.

✓ **Clinical Negligence up to £100,000**
To bring a case for damages against those responsible for your injury or death that results from clinical negligence.

✓ **Tax – HMRC Full Enquiry up to £100,000**
To represent and defend you in relation to an HMRC full enquiry into your personal tax position.

✓ **Legal Defence up to £100,000**
To defend you against:

- criminal prosecution, unlawful discrimination
- motoring prosecution.
- formal investigations brought by any professional trade or regulatory body.

✓ **Jury Service and Court Attendance up to £1,000**
Cover for loss of earnings if you need to attend court.

✓ **Personal Identity Fraud up to £100,000**
To defend your rights if you have been a victim of identity theft.

✓ **Pitch Disputes up to £100,000**

What is not insured

Important: each section of cover has specific exclusions for that cover. The policy wording has the full details

The policy does not cover:

✗ events that happened before this policy began.

✗ any legal action if the chances of winning your case are less than 51%.

✗ a claim if the cost of the benefit or amount in dispute is less than the estimated adviser's costs to act for you.

✗ any adviser's costs or other costs and expenses incurred which we have not agreed in advance or are more than we have approved in writing.

✗ a dispute between you and someone you have lived with.

✗ fines, penalties and any damages you are ordered to pay by the court as a result of a legal action.

Are there any restrictions on cover?

! Employment Tribunal Disputes – does not cover your employer's costs.

! Contract Disputes - the contract must have been agreed after you bought this legal expenses insurance unless you had comparable legal expenses cover previously. It does not cover disputes of less than £100.

To bring a case for damages against the owner of the park

- ! Property Trespass and Property Damage does not cover claims for work done by a public or local authority.
- ! Personal Injury does not cover claims caused by medical treatment, and only covers physical injury, not illness.
- ! Clinical Negligence –only covers physical injury.
- ! Tax – does not cover HMRC's costs.
- ! Legal Defence – does not cover you if funding is available from legal aid, a public body, trade union or employer.
- ! Jury Service – does not cover you if the court, tribunal or your employer covers your earnings.

Where am I covered?

- ✓ **For Contract Disputes and Personal Injury**: – The United Kingdom, Channel Islands, Isle of Man, European Union, Norway and Switzerland
- ✓ **For all other Sections of Cover**: -The United Kingdom, Channel Islands and Isle of Man.

What are my obligations?

- You must notify claims as soon as you become aware of an insured event.
- You must give us, at your own expense, all information that we and the adviser ask for.
- You must keep the adviser updated with progress of the claim and always cooperate with them.
- You must get our consent before incurring any costs.
- Personal Injury and Clinical Negligence – if the amount is above the small claims track limit, you must enter into a conditional fee agreement with your adviser.
- Jury Service – you will need to show us evidence of your loss of earnings.

When and how do I pay?

Please contact the company that arranged this policy to understand when and how you pay for it.

When does the cover start and end?

This legal expenses policy starts and ends at the same time as the primary household insurance policy to which it attaches.

How do I cancel the contract?

You cannot cancel this policy by itself as it comes as part of your household insurance policy. For details on how to cancel, refer to your household insurance policy.