

# Family Legal Expenses Insurance

## Insurance Product Information Document (IPID)



**Company:** Vasek Insurance Services Limited. Registered in England No 309354. Authorised and regulated by the Financial Conduct Authority 3620776.

**Product:** High Net Worth Family Legal Expenses Insurance

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 £100,000 (£50,000 limit for Employment Disputes), (£5,000 limit for Personal Injury) and (£5,000 limit for Education) 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
- ✓ Personal Injury
- ✓ Employment Disputes
- ✓ Criminal Prosecution Defence
- ✓ Tax Protection
- ✓ Jury Service
- ✓ Probate
- ✓ Contract Disputes
- ✓ Property Protection
- ✓ Home Sale/Purchase
- ✓ Travel Consumer Disputes
- ✓ Education (Admission Appeal)
- ✓ Identity Theft
- ✓ Social Media Defamation



#### Are there any restrictions on cover?

- ! The policy will expire one calendar year from the date it was issued.
- ! In no case will we pay out more than £5,000 in any one identity theft or education claim.
- ! 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 nominated and appointed by us.
- ! In any event we will not pay more than £100 a day or £1,000 in total for any one jury service claim.
- ! In no case we will pay out more than £100,000 during the duration of cover (£50,000 Employment Section).
- ! Any claim that occurs outside of the policy period.



#### What is not insured?

The policy does not provide cover for:

- ✗ **Personal Injury**
  - Any injury caused in a road traffic or other incident where you were the driver/passenger in a private motorised vehicle.
- ✗ **Employment Disputes**
  - Situations where the dispute arises within the first 90 days of the first Period of Insurance unless you can provide evidence that you had equivalent cover immediately prior to the original inception of this policy without a break in the period of cover.
- ✗ **Criminal Prosecution Defence**
  - Offences relating to a motor vehicle.
  - Offences relating to your business or profession.
- ✗ **Tax Protection**
  - Any enquiries relating to earnings outside of your contracted full time employment
  - 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.
  - The first 5 days of such service.
- ✗ **Probate**
  - Any disputes where a will has not been previously made, concluded, cannot be traced (intestate).
  - The defence of any probate dispute.
- ✗ **Contract Disputes**
  - Where a contract dispute relates to the purchase or sale of land or buildings other than your main residence.
  - Any contract where the dispute arises in the first 90 days of the period of insurance.
  - Where a contract relates to your profession, business or employment.
  - A lease, licence or tenancy of land or buildings.
  - 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 building or land other than the principal home.
  - Any claim relating to a motorised vehicle or mining subsidence.

- ✗ Home Sale/Purchase**
  - Claims arising from the purchase of any property which is not your principal home.
  - Any claim where the amount in dispute is less than £500.
- ✗ Travel Consumer Disputes**
  - Any matter where the value of the goods or services in dispute or the total instalments due at the time of making the claim is less than £150.
  - An event not reported to the claims administrator within 30 days of returning from holiday subject to dispute
  - Claims for travel outside of Europe.
- ✗ Education (Admission Appeal)**
  - Where you did not follow the procedure for appealing against the decision to refuse a place at the school.
  - Where you include a school within your application that is outside of the local education authority's area.
  - Where acceptance at the school involves examinations or other criteria.
- ✗ Identity Theft**
  - Where the identity theft relates to your business, profession or occupation.
  - Where the matter has been caused by your failure to safeguard personal information.
- ✗ Social Media Defamation**
  - Claims where you are not aged 18 or over.



### 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 policy?

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, you will be entitled to a pro-rata return of premium.