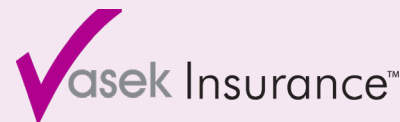


# Family Legal Expenses Insurance

## Insurance Product Information Document (IPID)



**Company:** Administered by Arc Legal Assistance Ltd (305958) and underwritten by Royal & Sun Alliance Insurance Ltd (202323). Both are registered in the United Kingdom and authorised and regulated by the Financial Conduct Authority. Royal & Sun Alliance Insurance Ltd are also regulated by the Prudential Regulation Authority.

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

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

### What is this type of insurance?

This policy is designed to cover the cost of professional fees charged by a claims handler, solicitor or accountant following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded.



### What is insured?

#### Personal Injury

- ✓ Costs to pursue civil legal action against a third party whose negligence has led to your death or bodily injury.

#### Clinical Negligence

- ✓ Costs to pursue civil legal action against a third party whose medical, clinical or surgical negligence has led to your death or bodily injury.

#### Consumer Disputes

- ✓ Costs to pursue or defend civil legal action arising out of a contract for obtaining services or purchasing/selling any personal goods.

#### Home Rights

- ✓ Costs to pursue civil legal action following loss or damage to your home or goods, or an alleged infringement of your rights relating to the home.

#### Probate

- ✓ Costs to pursue civil legal action in respect of a probate dispute involving the will of your parents, grandparents or children where you are a beneficiary of the will.

#### Taxation

- ✓ Costs arising from or relating to an Aspect Enquiry or full HMRC investigation of your personal tax affairs.

#### Employment

- ✓ Costs up to £250 for advice and guidance during formal internal employment proceedings.
- ✓ Costs to take civil legal action against your employer over your contract of employment.

#### Criminal Prosecution Defence

- ✓ Costs to defend criminal legal action taken against you.

#### Education

- ✓ Costs to appeal the decision of a Local Education Authority arising out of the LEA's failure to comply with its published admission policy.

#### Jury Service Expenses

- ✓ Costs for the actual amount of salary or wages you lose while off work to attend a court for jury service.

#### Social Media Defamation

- ✓ Costs incurred where defamatory comments are made about you through a social media website. We will write to the author and the provider of the social media website.

#### Home Sale/Purchase

- ✓ Costs to pursue a claim arising out of a contract for the sale or purchase of your home.

#### Identity Theft

- ✓ Necessary legal expenses and ancillary costs incurred following an event of identity theft.

#### Vehicle Identity Theft

- ✓ Costs arising from vehicle identity theft for the removal of judgements wrongly entered or defence of motoring prosecution.

#### Legal Helpline

- ✓ Access to impartial legal advice.

#### Tax Helpline

- ✓ Access to impartial tax advice.



### What is not insured?

- ✗ Claims where your prospects of success are insufficient.
- ✗ Claims where we consider it is unlikely a favourable settlement will be obtained or where the likely settlement is disproportionate compared with the time and costs incurred.
- ✗ Claims where the event happened prior to the commencement of this insurance.
- ✗ Any matter in respect of which you are entitled to legal aid or equivalent, we shall only pay the sum equal to any assessed contribution payable by you.
- ✗ Any claims falling with the Small Claims Track, unless appropriately covered under Consumer Disputes.
- ✗ Any dispute or prosecution involving a motor vehicle unless the dispute relates to a claim under Vehicle Identity Theft.
- ✗ Any matter arising from or relating to any business, trading activity or venture for gain.
- ✗ Any costs incurred in defending or pursuing new areas of law or test cases.
- ✗ Any claims directly or indirectly arising from an allegation of mis-selling or mismanagement of financial services or products.
- ✗ Claims within the first 90 days of the first period of insurance under Consumer Disputes, Home Rights or Employment.
- ✗ Education claims where the refusal to accept the insured's child at the school of their preference is within 6 months of the first period of insurance.
- ✗ Probate claims where a will has not been previously made, concluded or cannot be traced.
- ✗ Consumer Dispute claims where the value in dispute is less than £100.



## Are there any restrictions on cover?

- ! The maximum amount payable per claim is £100,000.
- ! The maximum amount payable per period of insurance is £100,000.
- ! The maximum amount payable under Employment Disputes is £10,000 per claim.
- ! The maximum amount payable under Education is £5,000 per claim.
- ! The maximum amount payable under Jury Service Expenses is £2,500 per claim.
- ! Where it may cost us more to handle a claim than the amount in dispute, we may at our option pay to you the amount in dispute which will then constitute the end of the claim under this policy.



## Where am I covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and the Isle of Man.



## What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must notify us during the period of insurance and as soon as possible but within no more than 30 days of any circumstances which may give rise to a claim.



## When and how do I pay?

- You should make payment to your broker. This may be by making a one-off payment or your broker may be able to arrange credit facilities changes later.



## When does the cover start and end?

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



## How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.