

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: 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.

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.

Identity Theft

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



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.
- ✗ 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 or Home Rights.
- ✗ 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.
- ! 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.