

About this summary of cover

This summary provides key information only about insurers and the insurance cover available within the Family Legal Protection Policy. This summary does not contain the full terms and conditions. These can be found in the Schedule of Cover and the Policy Wording. The policy wording is available on request or can be viewed on our website www.vasek.co.uk.

A policy wording is always issued along with a Schedule when cover is first inception by us.

This summary of cover does not form part of your insurance contract.

We reserve the right to change or limit any cover. Your cover will be for a period of 12 months.

Our Status

Vasek Insurance Services Limited is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 309354. The Financial Conduct Authority is the independent watchdog that regulates financial services. Our permitted business is advising on and arranging insurances. You can check this on the Financial Conduct Authority register by visiting the Financial Conduct Authority website www.fsa.gov.uk/register/ or by contacting the Financial Conduct Authority on 0845 606 1234.

This Family Legal Expenses Insurance policy has been arranged by Auto Legal Protection Services and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch of ce: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Auto Legal Protection Services and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

How to make a complaint

If you have a complaint about the sale of your policy, please contact your agent who arranged the insurance on your behalf. If this was Vasek Insurance you should, in the first instance, contact Vasek Insurance at 30-34 Hounds Gate, Nottingham, NG1 7AB, Tel: 0115 950 5052

Email: complaints@vasek.co.uk.

If your complaint about the sale of your policy cannot be resolved within three working days, your agent will pass it to:

Customer Relations Department UK General Insurance Limited Cast House
Old Mill Business Park
Gibraltar Island Road Leeds, LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

If you do have any questions, concerns or complaint about the handling of a claim you should contact the Claims Manager at Lexelle Ltd. The contact details are:

Claims Manager Lexelle Ltd
P.O. Box 4428 Sheffield, S9 9DD
Tel: 0114 249 3300
Fax: 0114 249 3323 Email: assist@lexelle.com

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference: UKGALP / 09 / 2017.

If you are still not happy with the response you receive, you have the right to ask the Financial Ombudsman Service to review your case. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service Exchange Tower
London, E14 9SR
Tel: 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU, Email: enquiries@fscs.org.uk or by phone on 0207 892 7300 and on their website www.fscs.org.uk.

The Cover Available for Family Legal Protection Cover

This insurance policy is only available to purchase as an additional section under a Vasek Home Insurance policy. Family Legal Protection cover is a legal expenses insurance contract. It will help by providing legal advice and representation if you, or family members who always live with you, have a legal dispute that is insured under the policy.

External costs are limited to **£75,000** (**£100,000** for our Private Clients Policy), other than Employment Disputes where a **£50,000** limit applies, Jury Service where a **£1,000** limit applies, Education where a **£5,000** limit applies and Identity Theft where a **£5,000** limit applies.

Cancellation Rights

A retail customer has the right to cancel a general insurance contract within 14 days of receiving the contractual terms and conditions. Providing you have not made any claims we will refund the premium in full. If you decide to cancel the policy after 14 days there shall be no return of premium. We may cancel the insurance by giving 14 days notice in writing to you at your last known postal address confirming that all cover will cease.

You should be aware that if you cancel your Vasek Home Insurance Policy this policy will automatically cancel at the same time and from the same date of cancellation.

How to make a claim under this insurance

If you need to make a claim, please contact Lexelle Limited as soon as possible. Full details of any claim must be received no later than 180 days (21 days for Employment Disputes) after the event giving rise to the claim.

You can telephone 0114 2493300. Alternatively you can email assist@lexelle.com, or write to:-

Lexelle Limited, PO Box 4428, Sheffield, S9 9DD.

General Policy Exclusions

Legal costs or expenses are not paid where:-

You pursue a claim outside the jurisdiction of the courts of England, Wales, Scotland, Northern Island, Channel Islands and the Isle of Man.

The matter arising to the claim was not caused by a single or sudden incident or event.

We consider it unlikely a reasonable settlement and recovery will be obtained or the amount in dispute is disproportionate to the time and legal costs involved in its pursuit.

Where You have not reported the matter as soon as reasonably possible or taken action, without Our consent, that alters the likely outcome or the way Your case could have been dealt with.

You incurred such legal costs and expenses without Our prior written authorisation or they were incurred as a result of a significant default or delay on Your part.

Such legal costs and expenses for claims which arise from a criminal act or omission.

Applications for judicial review or in respect of the Human Rights Act or proceedings forming part of a group or multi-party action.

Prior to the issue of any proceedings You must use the representative or solicitor nominated and appointed by Us.

Features and Benefits	Significant Exclusions or Limitations
<p>Employment disputes Up to £50,000 costs and expenses in relation to the negotiation of your legal rights for a claim that would be dealt with via an Employment Tribunal against your employer for unfair or wrongful dismissal, redundancy or unlawful discrimination by your employer.</p>	<p>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.</p>
<p>Home Sale/ Purchase Pursuing claims arising out of a contract for the sale or purchase of the Principal Home entered into by the Insured against:</p> <p>The vendor of the Principal Home.</p> <p>A Property Valuer or surveyor acting on Your behalf or on behalf of Your mortgage lender.</p> <p>A solicitor or licensed conveyancer acting on Your behalf. The removal firm contracted to move Your household possessions.</p>	<p>Any claim arising from the following:</p> <p>Claims arising from the purchase of any property which is not the Insured's Principal Home.</p> <p>Any claim arising from the failure to complete the purchase of the Principal Home by either party.</p> <p>Any claims where the amount in dispute is less than £500.</p> <p>Claims arising in respect of any property purchased or, sale of any property that commenced or was completed before the commencement of the policy.</p>
<p>Contract disputes Negotiation of your legal rights in dispute arising from an alleged agreement including buying or hiring of any goods or services or the selling of any goods or services, or buying or selling of your principal home, provided that the amount in dispute is more than £100.</p>	<p>Any claim relating to an insured person's previous or current trade, business, occupation or profession.</p> <p>Any claim relating to any land or buildings other than your main home.</p> <p>Any claim relating to items/property purchased via Auction or that have previously been repossessed.</p> <p>Any contracts relating to motor vehicles.</p> <p>Any claim relating to Construction/ building work (including internal or external structural alterations).</p> <p>Professional Fees incurred and Defendant's Costs where Your defence to a claim is not wholly successful.</p> <p>Any claim relating to advice, sale, cover or settlement payable under an insurance policy or other financial product/service.</p> <p>Where the contract was entered into outside the period of cover.</p>
<p>Probate The pursuit of claims by the Insured Person in respect of a probate dispute, disputing the validity of the will of the Insured Person's spouse, parents, grandparents, children, step-children or adopted children.</p>	<p>Disputes where a will has not been previously made, concluded, cannot be traced.</p> <p>Any claim where the will subject to dispute does not fulfil the legal requirements for making a will.</p> <p>The defence of any probate dispute.</p>
<p>Personal injury Legal Assistance in respect of death or bodily injury sustained by you. Rehabilitation may be provided.</p>	<p>Any claim which develops gradually or is not caused by a specific or sudden event.</p> <p>Death or personal injury sustained in a road traffic accident or incident involving a motorised vehicle.</p> <p>Rehabilitation costs not relating to a personal injury claim accepted under this policy or incurred without our authority.</p>
<p>Criminal Prosecution Defence The Professional Fees incurred in the successful defence of You in a Criminal Prosecution providing that the matter is reported to Us within 14 days of You being made aware of the potential prosecution and Reasonable Prospects of Success exist for the duration of the claim.</p>	<p>An offence relating to Your business or profession.</p> <p>And offence relating to a Motor Vehicle.</p> <p>Any matter that is reported after 14 days of You being made aware of the potential prosecution.</p> <p>Any fees incurred where the charges against You are not dismissed or You are not acquitted.</p>

Continued overleaf...

Features and Benefits	Significant Exclusions or Limitations
<p>Property Protection Civil actions relating to material property (including Your principal home) which causes or could cause physical damage to the property or concerns nuisance or trespass including boundary disputes.</p>	<p>Any building or land other than the Principal Home.</p> <p>For the first £250 of Your legal costs incurred in an accepted claim relating to trespass, boundary disputes or nuisance.</p>
<p>Travel Consumer Disputes Pursuing a breach of contract claim arising from a contract in order to seek compensation and/ or implementation of the contract from the following:</p> <p>Your tour Operator or Holiday Company;</p> <p>Your Travel Agent;</p> <p>A Car Hire company with whom You have pre-booked a vehicle;</p> <p>An Airline, Ferry, Train, Cruise liner or Coach Operator;</p> <p>A Hotelier or Property Owner</p>	<p>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.</p> <p>An event not reported to the Administrator within 30 days of returning from the Holiday subject to the dispute.</p> <p>The Insured Person's travelling expenses, subsistence allowances or compensation for absence from work.</p> <p>Claims outside of the United Kingdom and Europe.</p>
<p>Education Assistance to appeal against the decision of Your Local Education Authority (LEA) where Your child who is permanently living with You, is not allocated a place at one of Your nominated schools.</p> <p>This section is subject to a claims limit of £5,000.</p>	<p>Where You failed to nominate the school covering Your address within their catchment area, in Your application.</p> <p>Where the application was due or the allocation occurred within the first 6 months of inception of cover.</p> <p>Where You have nominated a school where admission involved examinations or other selection criteria.</p>
<p>Tax protection Negotiate and represent you in respect of a full tax enquiry by the Inland Revenue into Your personal tax affairs (excluding self-employed persons).</p>	<p>Any enquiry involving/relating to any earnings outside your contracted full-time employment.</p> <p>Tax investigations where You are self-employed.</p>
<p>Jury service Cover for salary or wages for time lost at work whilst attending jury service provided that these are not legally recoverable from the court or Your employer (excluding self-employed persons).</p>	<p>The first 5 days of Jury Service are not covered.</p> <p>You are self-employed and have sustained loss of earning, income, salary wages or other losses relating to attending Jury Service.</p>
<p>Identity theft Cover for reasonable costs incurred in reinstating and correcting any wrongful debt or data recorded against You caused by another party stealing and using Your identity.</p>	<p>Where the identity theft relates to Your business, profession or occupation.</p> <p>Where the matter has been caused by Your failure to safeguard personal information, PIN numbers or passwords, this includes where You pass such information to the thief via email, telephone or other medium</p>
<p>Social Media Defamation Assistance to You in attempting to remove Defamatory posts about You on a Social Media website or APP.</p>	<p>Claims where You are not ages 18 or over.</p>
<p>Legal Advice Helpline A Free Legal Advice Service is offered for advice on personal legal matters falling under the sections of cover provided by this policy. Please telephone 0114 249 3300.</p>	