

Contractor Legal Protect Legal Expenses Insurance Policy



Insurance Product Information Document

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This document provides only a policy summary of the key information. It does not contain the full terms and conditions of the Policy, which can be found in the Contractor Legal Protect Insurance Policy Wording.

What is this type of insurance?

This is a commercial Legal Expenses Insurance Policy, which will cover the costs and expenses for the pursuit and defence of certain legal rights.



What is insured?

- ✓ Health and Safety
- ✓ Legal Defence
- ✓ Contract Disputes and Debt Recovery
- ✓ Property Disputes
- ✓ Court Attendance
- ✓ Licence Protection
- ✓ Personal Injury
- ✓ Jury Service
- ✓ Squatter Eviction

Please refer to your Policy Wording for full terms and conditions of the cover provided



What is not insured?

- ✗ **Prior Claims** - Any claim or incident, which may lead to a claim and which you knew about or ought reasonably to have known about before the start of this policy.
- ✗ **Prior Costs and Expenses** - Any costs incurred before a claim is made and any costs and expenses, which we do not authorise.
- ✗ **Dishonesty, criminal acts, and fraud** - any claim:
 - Involving actual or alleged dishonesty or violence by you
 - Or statement, which is overstated, false or fraudulent.
- ✗ **Motor Vehicles** – Any claim relating to a motor vehicle owned, driven, leased, sold, or purchased by you.



Are there any restrictions on cover?

- ! **Reasonable Prospects** – There must be more than a 50% chance of you recovering damages, defending a claim or prosecution or obtaining a legal remedy
- ! **Claim** - You must report the claim within the period of insurance and tell us immediately of any circumstances, which may give rise to a claim and throughout your claim you must tell us immediately of any relevant developments or changes in circumstances.
- ! **Solicitor / Legal Representation** – If you choose an alternative solicitor or representative in relation to a claim under this policy, we will not pay more than £125 + VAT per hour.



Where am I covered?

- ✓ United Kingdom



What are my obligations?

- Advice - you must follow the advice or the advice line at all times.
- Cooperation- you must cooperate fully with us and provide within a reasonable time, any requested information and documentation we ask for.



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 if required.



When does the cover start and end?

- Your policy covers you for a maximum of 12 months from the date that you request the policy to be started.
- The dates will be shown on your Certificate of Insurance.



How do I cancel the contract?

- You have the right to cancel this Policy:
 - Within 14 days of its inception without any premium charge provided there have been no claims.
 - At any other time, however no refund of premium will be available.