

# LEGAL EXPENSES INSURANCE

## INSURANCE PRODUCT INFORMATION DOCUMENT

**Company: Arc Legal Assistance Ltd and Legal Insurance Management Ltd and underwritten by Royal & Sun Alliance Ltd**

Arc Legal Assistance Ltd ('Arc Legal') and Legal Insurance Management Ltd ('LIM') are authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. LIM's Firm Reference Number is 552983. Royal & Sun Alliance are regulated by the Prudential Regulation Authority and Financial Conduct Authority, firm reference number 202323

**Product: PaymentsShield Legal Expenses Insurance RSA/PS/041 AND RSA/PS/043**

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 Legal Expenses policy provides cover to you, your spouse or partner, your parents or parents-in-law or your children permanently residing with you in respect of legal costs incurred should you need to bring or defend a legal action against a third party following an incident as listed below.

#### What is insured?

This Legal Expenses insurance policy provides legal expenses cover for you, your spouse or partner, your parents or parents-in-law or your children permanently residing with you up to £100,000 for any one claim in respect of legal costs incurred should you need to bring or defend a legal action against a third party following:

- ✓ Personal claims in respect of personal injury or an event which subsequently causes your death
- ✓ Disputes over the buying or selling of the property
- ✓ Infringement or encroachment of your use, enjoyment or rights over the property, or nuisance or trespass disputes which occur at or in respect of the property
- ✓ Your unlawful eviction from a property occupied by you under an Assured Shorthold Tenancy agreement
- ✓ Physical damage to personal property owned by you, or the purchase, hire, lease or sale of personal or private goods

You are also covered for:

- ✓ The pursuit of civil proceedings against your employer relating to any discriminatory action as specified in the Employment Tribunals Act 1996, such as unfair dismissal and minimum wage disputes, as detailed in the policy booklet
- ✓ Legal costs incurred in defending your legal rights or those of a family member noted above arising out of their work as an employee
- ✓ Professional fees in respect of an appeal arising out of a full enquiry by HM Revenue & Customs into your personal tax affairs
- ✓ Legal costs incurred in defending your legal rights following criminal proceedings being brought against you

#### What is insured? Continued

- ✓ Reimbursement of your salary or wages whilst absent from work on jury service
- ✓ Legal costs incurred in bringing a legal action in respect of probate dispute involving the will of immediate family members (as stated in the policy) where you are contesting as a beneficiary

#### What is not insured?

- ✗ Personal injury claims relating to alleged failure to correctly diagnose any medical condition
- ✗ Claims relating to subsidence, ground heave, landslip mining or quarrying
- ✗ Any claim relating to land, or buildings owned by you, but which are not your permanent primary residence within the territorial limits
- ✗ Any claims made in respect of any motor vehicle owned, used by, hired or leased to you, unless a claim is being made under Motor Prosecution Defense
- ✗ Any claim where the amount in dispute is less than £100
- ✗ Employment disputes where your employment status is not that of an employee
- ✗ Fines, Penalties or damages which you are ordered to pay by a court, tribunal or other authority
- ✗ Claims in respect of parking or obstruction offences
- ✗ Claims in respect of the tax affairs of any business



## Are there any restrictions on cover?

- ! The legal action or criminal prosecution must relate to a cause, event or circumstance which occurs within the territorial limits
- ! The maximum amount payable for jury service is limited to £100 per day, up to a maximum of £1,000
- ! The date of the event must be within the period of insurance and the claim must be notified during the period of insurance.
- ! Claims must be notified to us as soon as reasonably possible after the date of the insured event and during the period of insurance.
- ! There must be reasonable prospects of success for us to accept your claim and all legal costs and expenses must be agreed in writing by us



## Where am I covered?

- ✓ This insurance covers properties in the United Kingdom (England, Scotland, Wales and Northern Ireland)



## 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 fact 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?

Payments will be collected monthly by Direct Debit. The monthly amount to pay for your policy is shown in the policy documents.



## When does the cover start and end?

This policy is on a continuous monthly contract and will carry on until you notify us of your intention to cancel.



## How do I cancel the contract?

You can cancel your policy at any time by calling or writing to Paymentsshield on the details shown in the policy documents. If having taken out a policy and after examining it, you decide not to continue with it you have a statutory right to cancel. During this cooling off period, you can cancel the policy back to the start date without charge and with a full refund of any premiums already paid unless you have made a claim during this period.