

Legal Expenses Insurance

Insurance Product Information Document

Company: Jointly administered by Arc Legal Assistance Ltd (305958) & Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the United Kingdom and authorised and regulated by the Financial Conduct Authority. Royal & Sun Alliance plc are also regulated by the Prudential Regulation Authority.

Product: 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?

Licence Revocation

- ✓ Costs for an appeal or representation to the relevant statutory or regulatory authority, court or other mandatory body following:
 - The suspending, revoking, curtailing, altering the terms of or refusing to renew your firearm or shotgun certificate.
 - The failure to grant a variation to your firearm or shotgun certificate.

Criminal Prosecution Defence

- ✓ Costs to defend criminal legal action taken against you in relation to a breach of firearms legislation.



What is not Insured?

- ✗ Claims where there are no prospects of success.
- ✗ Claims where we consider it is unlikely a favourable settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred.
- ✗ Claims that arose before the commencement of this insurance.
- ✗ Matters in respect of which an insured person is entitled to Legal Aid (or equivalent).
- ✗ Licence Revocation claims relating to any criminal act, offence or breach of statutory regulations.
- ✗ The first £500 of any claim.



Are there any restrictions on cover?

- ! The maximum amount payable per claim is £250,000.
- ! The maximum amount payable per period of insurance is £250,000.
- ! 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 and Wales), Channel Islands and 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 within 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.



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.