



Holiday Home Family Legal Expenses Policy Summary



Family Legal Expenses Policy Summary

Some important facts about your Family Legal Expenses insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The insurance cover summarised in this document is provided by AmTrust Europe Limited, and administered on their behalf by Arc Legal Assistance Ltd (Us/Our/We).

Your legal costs cover is valid for the same duration as the household cover with which it is offered, and meets the needs of individuals seeking cover for legal expenses incurred in the specific areas summarised below.

Your legal costs cover applies to you, your spouse and other family members who live with you in your home.

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Legal Expenses of up to £50,000 per claim are covered.</p>	<p>This insurance covers the legal costs incurred by Arc Legal's panel solicitors. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.</p> <p>It is a key condition of this insurance that there must be prospects of success in taking legal action before a claim for legal costs will be accepted.</p> <p>For full details of policy exclusions please refer to the policy wording.</p> <p>In summary there is no cover for:</p> <ul style="list-style-type: none"> ■ Claims which arise, or where proceedings are brought outside of the territorial limits ■ Defending legal actions arising from anything you did deliberately or recklessly ■ Claims arising from a dispute between you and someone you live with or have lived with. <p>There is an excess of £200 in respect of all claims under the Tax (Aspect Enquiries only) section, and an excess of £250 in respect of all claims under the Property Infringement section</p>	<p>All</p>
<p>Legal costs to pursue: A legal action following a breach of a contract you have for buying or renting goods or services for your private use in relation to your holiday home.</p>	<p>At least £250 plus VAT must be in dispute.</p>	<p>Consumer Pursuit</p>

<p>Legal costs to defend: A legal action brought against you following a breach of a contract you have for buying or selling your own personal goods in relation to your holiday home.</p>	At least £250 plus VAT must be in dispute.	Consumer Defence
<p>Legal costs to pursue: Actions for nuisance or trespass relating to the holiday home.</p>	The nuisance or trespass must have occurred at least 180 days after legal costs cover started unless equivalent cover was in place continuously for a period of at least 180 days leading up to when the breach of nuisance or trespass first occurred.	Property Infringement
<p>Legal costs to pursue: Actions against parties causing physical damage to the holiday home.</p>	There is no cover for claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.	Property Damage
<p>Legal costs to pursue: An action arising from a breach of a contract for the sale or purchase of your holiday home.</p>	At least £250 plus VAT must be in dispute.	Property Sale and Purchase
Accountancy fees as a result of an HM Revenue and Customs Full Enquiry.	Accountancy fees which relate to your business trade or profession.	Tax
<p>Legal costs to defend: A legal action arising from a criminal prosecution brought against you in a court of criminal jurisdiction arising from letting out your holiday home for leisure purposes.</p>	There is no cover for claims relating to an allegation against you involving assault, violence or dishonesty, malicious falsehood or defamation.	Legal Defence
• Legal & Tax Helpline 24/7		All

Cancellation rights (cooling off period)

Within 14 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to your insurance adviser receiving your written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

To make a claim

As soon as you have a legal problem that you may require assistance with under this insurance you should telephone the legal advice line on **0344 770 1040** and quote **Intasure Holiday Home**.

Complaints

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

Our contact details are:

Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD

Tel 01206 615000

Email customerservice@arclegal.co.uk

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 or 020 7741 4100