



Residential and Non-Standard Homes 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
Legal Expenses of up to £60,000 per claim are covered.	<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 United Kingdom, the Channel Islands and the Isle of Man ■ 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. 	All
<p>Legal costs to pursue: Contract claims against a person/organisation providing defective goods or services</p>	At least £250 plus VAT must be in dispute.	Consumer Pursuit
<p>Legal costs to defend: Contract claims brought by a person to whom private goods have been sold.</p>	At least £250 plus VAT must be in dispute.	Consumer Defence
<p>Legal costs to pursue: Personal injury claims against the responsible person/organisation</p>	There is no cover for claims arising from an allegation of clinical or medical negligence.	Personal Injury

<p>Legal costs to pursue: An action before an employment tribunal for breach of your contract of employment.</p>	<p>The alleged breach must have occurred at least 90 days after legal costs cover started unless equivalent cover was in place continuously for a period of at least 90 days leading up to when the breach of contract first occurred.</p>	<p>Employment Disputes</p>
<p>Legal costs to pursue: Actions for nuisance or trespass relating to the home.</p>	<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.</p>	<p>Property Infringement</p>
<p>Legal costs to pursue: Actions against parties causing physical damage to the home.</p>	<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.</p>	<p>Property Damage</p>
<p>Legal costs to pursue: An action arising from a breach of a contract for the sale or purchase of your main home.</p>	<p>At least £250 plus VAT must be in dispute.</p>	<p>Property Sale and Purchase</p>
<p>Legal costs to defend: Motoring prosecutions.</p>	<p>There is no cover for claims for alleged road traffic offences where you did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving whilst under the influence of drink or non-prescribed drugs.</p>	<p>Motor Prosecution Defence</p>
<p>Accountancy fees as a result of an HM Revenue and Customs Full Enquiry.</p>	<p>Accountancy fees which relate to your business trade or profession.</p>	<p>Tax</p>
<p>Legal costs in appealing the decision of a Local Education Authority (LEA).</p>	<p>There is no cover for claims where the child has been suspended, expelled or permanently excluded from another school.</p>	<p>School Admission Disputes</p>
<p>Legal costs to defend: Proceedings, reverse incorrect judgments and challenge consumer credit ratings resulting from identity fraud.</p>	<p>There is no cover for claims where you did not take reasonable precautions against identity fraud or take action to protect yourself from identity fraud.</p>	<p>Personal Identity Fraud</p>
<p>Legal costs to defend: Proceedings arising from the use of the vehicle's identity by another party without your permission.</p>	<p>There is no cover for claims where you did not act to take reasonable precautions against your vehicle's identity being copied without your permission.</p>	<p>Vehicle Cloning</p>
<p>Legal costs to defend: An action if an event arising from your work as an employee leads to:</p> <ul style="list-style-type: none"> a) You being prosecuted in a criminal court; or b) Civil action being taken against you under laws for unlawful discrimination; or c) Civil action being taken against you for compensation under section 13 of the Data Protection Act 1998; or d) A formal investigation or disciplinary hearing brought by a trade association or professional/regulatory body 	<p>There is no cover for legal costs where the member is entitled to a grant of legal aid from the body responsible for its administration or where funding is available from another public body, a trade union, employer or any other insurance policy.</p>	<p>Legal Defence</p>

<p>Legal costs to: Write to the provider or author of a social media website in order to remove defamatory comments made about you.</p>	<p>There will be no cover unless you are aged 18 years or over.</p>	<p>Social Media Defamation</p>
<ul style="list-style-type: none"> • Legal & Tax Helpline 24/7 		<p>All</p>

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 Residential and Non-Standard**".

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