



Guesthouse Commercial Legal Expenses Policy Summary

Commercial Legal Expenses Policy Summary

Some important facts about your Commercial 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.

Your legal expenses cover is valid for the same duration as the commercial insurance cover with which it is provided.

Your legal expenses cover applies to your business as described in your commercial insurance policy schedule, and directors, officers and employees of that business where they are acting in that capacity.

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 Guesthouse**". If you do not notify us within 180 days of becoming aware of a potential claim you will not be covered.

Significant features and benefits	Significant exclusions or limitations	Policy section
Legal and Accountancy costs of up to £100,000 per claim are covered, up to a maximum of £500,000 in any one period of insurance.	<p>This insurance covers the legal costs incurred by our 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. 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 contained in the policy ■ Costs incurred without our prior consent ■ Claims involving prosecutions which allege dishonesty or intentional violence. 	All
Business Legal & Tax Advice Service.		
Debt Counselling Helpline.		
<p>Legal costs to:</p> <p>Defend your rights in disputes with employees over employment matters.</p> <p>Cover extends to include the cost of awards made against you.</p>	<p>To be covered you must contact us on the helpline number to obtain our authorisation before dismissing an employee or making any significant changes to their employment terms.</p>	Employment Disputes and Compensation Awards

Legal costs to: Pursue personal injury claims on behalf of your employees.	There is no cover for claims arising out of medical negligence.	Bodily Injury
Legal costs to: Defend your legal rights following a criminal prosecution relating to your business, and to fund an appeal against Health and Safety Enforcement Notices served on your business.	There is no cover for motoring prosecutions, or prosecutions relating to deliberate discrimination.	Prosecution Defence for Employers
Legal costs to: Pursue or defend a dispute with a customer or supplier over a contract to supply goods or services.	Claims will only be covered where the amount in dispute is at least £250 but no more than £5,000.	Contract
Legal costs: Incurred in order to recover money due from a contract for the sale or supply of goods or services.	Claims will only be covered where the amount in dispute is at least £250.	Debt Recovery
Legal costs to: Pursue a claim against a party causing physical damage to your property.	There is no cover for disputes relating to lease or licence matters.	Property Damage
Legal costs to: Incurred by you in proceedings for nuisance or trespass against a person or organisation infringing your legal rights in relation to your business property.	There is no cover for disputes relating to a tenancy agreement or any other lease or licence to occupy property or land.	Property Infringement
Legal costs: Incurred by you in the pursuit or defence of proceedings between you and your landlord.	There is no cover for claims arising from or relating to the amount, payment or non-payment of rent.	Tenancy Disputes
Legal costs: Incurred by you in an appeal to the relevant statutory body, where the relevant authority suspends, revokes, alters the terms of or refuses to renew your statutory licences.	There is no cover for claims arising from an original application or standard renewal of a licence.	Statutory Licence Protection
Accountancy fees to deal with NIC Disputes, Business Full Enquiries, PAYE Disputes and VAT Disputes.	There is no cover for any claim where you have failed to maintain or submit accurate, truthful or up to date records.	Tax Disputes
Legal costs: To liaise with credit referencing agencies and other relevant organisations advising you have been the victim of identity fraud.	There is no cover for claims where you did not take action to prevent yourself from further instances of identity fraud following an insured event.	Corporate Identity Fraud
Attendance expenses for Jury Service		Jury Service

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.