

Family Legal Expenses Insurance

shield
TOTAL INSURANCE

Insurance Product Information Document

Company: Coplus

Product: Family Legal Expenses Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Family Legal Expenses insurance policy provides cover for 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 a legal action against a third party following:

- i. an event which causes bodily injury to you or any family member as noted above;
- ii. any infringement of your legal rights to own and occupy your home;
- iii. physical damage to your personal property or the purchase, hire or sale of personal goods; and
- iv. the pursuit of civil proceedings against your employer;



What is insured?

This Family Legal Expenses insurance policy provides cover for 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 a legal action against a third party following:

- ✓ an event which causes bodily injury to you or any family member as noted above;
- ✓ any infringement of your legal rights to own and occupy your home;
- ✓ physical damage to your personal property or the purchase, hire or sale of personal goods; and
- ✓ the pursuit of civil proceedings against your employer;

The policy covers legal costs up to £100,000 for any one claim, provided that the legal action or criminal prosecution:

- ✓ relates to a cause, event or circumstance which occurs within the United Kingdom;
- ✓ occurs during the duration of this policy;
- ✓ is notified to us as soon as reasonably possible after the date of the insured event; and
- ✓ can be dealt with by a court of competent jurisdiction within the United Kingdom.



What is not insured?

Under Section 1, Personal Injury

- ✗ claims in respect of illness or bodily injury not caused by a sudden, specific accident;
- ✗ alleged failure to diagnose any medical condition;

Under Section 2, Your Home

- ✗ claims relating to subsidence, heave or landslip; mining or quarrying;
- ✗ claims in respect of land or buildings owned by you which are not your principal home;
- ✗ claims relating to any mortgage, loan agreement or any other consumer credit scheme;

Under Section 3, Consumer & Personal legal disputes

- ✗ claims where the amount in dispute is less than £250;
- ✗ in respect of any motor vehicle owned, used, hired by or leased to you;

Under Section 4, Employment Disputes

- ✗ claims where your status is not that of an employee;
- ✗ claims brought outside the employment tribunal;
- ✗ fines, penalties or damages that you are ordered to pay by the court or tribunal;
- ✗ claims relating to your employer's disciplinary or internal grievance procedures;



Are there any restrictions on cover?

- ! Claims must be reported to us as soon as reasonably possible;
- ! There must be reasonable prospects of success for us to accept your claim, being a 51% or greater chance that you will recover losses or damages or make a successful appeal or defence of any appeal in your pursuit of civil or criminal proceedings;
- ! claims made under Section 3, Consumer and Personal legal disputes made less than 60 days from the date of inception of the policy are excluded, unless comparable insurance was previously in place and cover continues uninterrupted;
- ! claims made under Section 4, Employment disputes made less than 90 days from the date of inception of the policy are excluded, unless comparable insurance was previously in place and cover continues uninterrupted;
- ! the first £250 of any claim under Section 2, Your Home will be payable by you before we are able to act on your behalf;
- ! All sections have a minimum claim limit of £100 except for Section 3 Consumer and personal legal disputes where there is a minimum claim limit of £250;
- ! All legal costs and expenses must be agreed in writing by us.



Where am I covered?

You are covered in respect of properties located in the United Kingdom, Channel Islands and the Isle of Man for all sections except for sections 1, Personal Injury or Section 3, Consumer and personal legal disputes where cover extends to The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey



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 facts 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?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

Making a claim

If you need to make a claim, please call us on **0333 043 4637**

Or you can write to us at:
Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Complaints

It is our intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints process below.

Complaints regarding the SALE OF THE POLICY

If your complaint relates to the sale of this policy, please contact your insurance broker.

Complaints regarding CLAIMS

If your complaint relates to a claim, please contact:

The Quality Assurance Manager
Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Telephone: 0333 043 4637 or email qtmil@coplus.co.uk

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.