

# Policyfast

# Professional Indemnity

## Policy Summary

This is a summary of the cover available under the Policyfast Professional Indemnity policy. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy wording, a copy of which is available from your agent.

The policy is an annual insurance contract underwritten by Ageas Insurance Limited.

Professional Indemnity is a compulsory cover. The following optional covers are available in addition:

- Public and Products Liability
- Employers' Liability
- Portable Business Equipment
- Material Damage
- Business Interruption (provided Material Damage cover is selected)
- Legal Expenses – please refer to the separate Policyfast Business Legal Guard policy summary for further details of the significant or unusual exclusions or limitations

If you have selected any of the optional covers, they will be shown as being operative on the schedule.

## Significant Features and Benefits

Standard Cover	Limits
<p><b>Professional Indemnity</b></p> <p>The cover provided by this section is on a claims made basis which means that we will only consider a claim if it is discovered by you and notified to us during the period of insurance.</p> <p>The selected limit of indemnity is the maximum we will pay in respect of all claims during any one period of insurance.</p> <p>The following extensions are automatically included:</p> <ul style="list-style-type: none"> <li>• Court Attendance</li> <li>• Professional Fees</li> <li>• Irrecoverable Fees</li> <li>• Loss of or damage to documents held by you but not belonging to you</li> </ul>	<p>Selectable limit of indemnity from £50,000 up to £5,000,000</p> <p>£500 per day (£300 for employees)</p> <p>Up to £100,000 or the limit of indemnity on schedule, whichever is lower</p>
Optional Cover	Limits
<p><b>Public and Products Liability</b></p> <p>The selected limit of indemnity is the maximum we will pay for a single claim arising under Public Liability and the maximum we will pay during any one period of insurance under Products Liability.</p> <p>The following extensions are automatically included:</p> <ul style="list-style-type: none"> <li>• Indemnity to Principal</li> <li>• Indemnity to Partners, Directors and Employees</li> <li>• Cross Liabilities</li> <li>• Court Attendance</li> <li>• Temporary Employees (provided Employers' Liability cover is selected)</li> <li>• Contractual Liability</li> <li>• Legal defence costs for liability incurred under: <ul style="list-style-type: none"> <li>– Corporate Manslaughter &amp; Corporate Homicide Act 2007</li> <li>– Health &amp; Safety at Work Act 1974</li> <li>– Food Safety Act 1990</li> <li>– Consumer Protection Act 1987</li> </ul> </li> <li>• Data Protection Act 1998</li> <li>• Defective Premises Act 1972</li> <li>• Leased, Hired or Rented Premises</li> <li>• Motor Contingent Liability</li> <li>• Wrongful Arrest</li> <li>• Overseas Personal Liability</li> <li>• Temporary Occupation of Buildings</li> <li>• Temporary Work Overseas</li> <li>• Mechanical Plant as Tools of Trade</li> <li>• Pollution</li> <li>• Terrorism</li> </ul>	<p>Selected from £1,000,000, £2,000,000 or £5,000,000 (certain trades are subject to a £2,000,000 limit of indemnity)</p> <p>£500 per day (£300 for employees)</p> <p>Up to six months</p> <p>£1,000,000 £2,000,000 or the Public and Products Liability limit of indemnity whichever is lower</p>

Optional Cover	Limits
<p><b>Employers' Liability</b> Only available when the Public and Products Liability section is selected</p> <p>The following extensions are automatically included:</p> <ul style="list-style-type: none"> <li>• Indemnity to Principal</li> <li>• Indemnity to Partners, Directors and Employees</li> <li>• Cross Liabilities</li> <li>• Court Attendance</li> <li>• Temporary Employees</li> <li>• Legal defence costs for liability incurred under: <ul style="list-style-type: none"> <li>– Corporate Manslaughter &amp; Corporate Homicide Act 2007</li> <li>– Health &amp; Safety at Work Act 1974</li> </ul> </li> <li>• Unsatisfied Court Judgments</li> <li>• Temporary Work Overseas</li> <li>• Terrorism</li> </ul> <p>Clerical employees are included without charge for contracting trades. There is also the option to include cover for injury to working partners where the company status is sole proprietor or partnership</p>	<p>£10,000,000 any one claim</p> <p>£500 per day (£300 for employees)</p> <p>Up to six months £5,000,000</p>
<p><b>Portable Business Equipment</b> Loss of or damage to portable business equipment within the territorial limits.</p> <p>The following extensions are automatically included:</p> <ul style="list-style-type: none"> <li>• Damage to property whilst in transit</li> <li>• Alternative accommodation following damage to trade premises by fire explosion storm or flood for a period of up to 12 months</li> </ul>	<p>Selectable limit up to £30,000 (single article limit £1,500)</p> <p>Limit any one individual £5,000 unless shown otherwise on schedule</p> <p>£500 per month (up to £6,000 in total)</p>
<p><b>Material Damage</b> Business contents whilst at your premises</p> <p>Documents in Transit</p> <p>The following covers are automatically included on selection of business contents:</p> <ul style="list-style-type: none"> <li>• Computer Equipment</li> <li>• Glass, Blinds and Signs</li> <li>• Money</li> <li>• Robbery Assault</li> <li>• Refrigerated Contents</li> </ul> <p>The following extensions are automatically included:</p> <ul style="list-style-type: none"> <li>• Temporary Removal of Business Contents</li> <li>• Theft of Keys</li> <li>• Metered Water</li> <li>• Underground Services</li> <li>• Theft Damage to Buildings</li> <li>• Trace and Access</li> <li>• Damage by Emergency Service</li> <li>• Damage to Office Fronts</li> <li>• Wines, Spirits and Tobacco</li> <li>• Costs of Reinstating Data</li> <li>• Removal of Debris</li> <li>• Exhibitions, Trade Shows or Conferences</li> </ul>	<p>Selectable limit up to £50,000</p> <p>£1,000</p> <p>Up to the limits shown on schedule</p> <p>25% of business contents sum insured £1,000 any one period of insurance £10,000 any one loss £10,000 any one loss £10,000 any one loss £10,000 any one loss £10,000 any one loss £2,500 £500 £50,000</p> <p>50% of business contents sum insured</p>
<p><b>Business Interruption</b> Only available when the Material Damage section is selected</p> <p>Increase in cost of working following damage to property insured under the Material Damage section.</p> <p>The following extensions are automatically included:</p> <ul style="list-style-type: none"> <li>• Loss of Book Debts</li> <li>• Denial of Access</li> <li>• Public Utilities</li> <li>• Diseases, Poisoning, Vermin, Defective Drains, Murder or Suicide</li> </ul>	<p>Up to limits shown on schedule</p> <p>Up to 25% of increase in cost of working sum insured</p>

## Significant or Unusual Exclusions or Limitations

Not all of the exclusions and limitation to the policy are shown below – please refer to the policy wording and schedule for full details.

Section or Sub-Section	Exclusion or Limitation
Professional Indemnity	<ul style="list-style-type: none"> <li>• Dishonest or fraudulent acts which you ought to have been aware of and where annual accounts have not been audited by a qualified accountant</li> <li>• Claims arising from the ownership, possession or use of any buildings, premises, structures, land, aircraft, watercraft or vehicle</li> <li>• Damage to property owned by, leased, hired, rented or entrusted to you</li> <li>• The cost of repairing, replacing or rectifying defective materials or workmanship</li> <li>• Claims arising from or in connection with products supplied by you</li> <li>• Claims where you have agreed to exclude or limit your rights of recovery from another party without our prior agreement</li> <li>• Patent infringement</li> <li>• Liability assumed under contract or agreement</li> <li>• Claims or circumstances that could result in a claim that are known to you prior to the inception cover</li> <li>• Deliberate acts or known defects</li> <li>• Directors' and officers' liability</li> <li>• Unethical conduct</li> <li>• Claims made or action instituted with the United States of America or Canada or any territories which come within their jurisdiction</li> <li>• Claims arising from the design and construction by you.</li> </ul>
Liability	<ul style="list-style-type: none"> <li>• The duration of work overseas must not exceed six months during the period of insurance. Cover is only available to you or employees who are normally resident in England, Scotland, Wales, Northern Ireland or the Isle of Man</li> <li>• Water diversion, pile driving, underpinning or the use of explosives, cradles or tower cranes</li> <li>• Demolition or partial demolition that is not part of a contract for erection, re-construction, alteration or repair or that involves buildings or structures exceeding 15 metres in height from ground level or which is undertaken by subcontractors.</li> </ul>
Public and Products Liability	<ul style="list-style-type: none"> <li>• Products knowingly supplied and used in connection with the aircraft, motor and railway industries and drilling platforms or rigs</li> <li>• Damage to property worked on where the damage is as a direct result of the work undertaken</li> <li>• Damage to property held in trust or belonging to, or in the custody or control of the policyholder</li> <li>• Products knowingly supplied directly or indirectly to the United States of America or any territory within its jurisdiction or to Canada</li> <li>• Treatment risk (unless specifically included by endorsement to the schedule)</li> <li>• Costs of making good defective work</li> <li>• Costs of recalling, removing, repairing, rectifying, replacing, reapplying or guaranteeing products supplied</li> <li>• Liquidated damages, fines or penalties, exemplary, punitive or multiplied damages</li> <li>• Use of vehicles or plant in circumstances where insurance or security is required under road traffic legislation</li> <li>• Defective design, plan, formula or specification of products supplied or out of technical, professional or remedial instruction or advice if given for a fee or if a fee would normally be charged or a failure to give advice or treatment or any lack of professional skill</li> <li>• Pollution (unless sudden, identifiable, unintended and unexpected)</li> <li>• Conditions apply where the application or use of heat at contract sites is allowed).</li> </ul>
Employers' Liability	<ul style="list-style-type: none"> <li>• Injury for which insurance or security is required under road traffic legislation.</li> </ul>

Section or Sub-Section	Exclusion or Limitation
Portable Business Equipment	<ul style="list-style-type: none"> <li>• Mechanical or electrical breakdown</li> <li>• Fraud, dishonesty or collusion</li> <li>• Theft or attempted theft that is not accompanied by entry to or exit from the building by forcible or violent means or use of force</li> <li>• Theft or attempted theft from unoccupied buildings</li> <li>• Theft or attempted theft by any director, partner or employee</li> <li>• Theft or attempted theft when the insured property is left unattended unless certain security conditions are adhered to</li> <li>• Theft from open topped, open sided or curtain sided vehicles.</li> </ul>
Material Damage	<ul style="list-style-type: none"> <li>• Mechanical or electrical breakdown</li> <li>• Fraud, dishonesty or collusion</li> <li>• Theft or attempted theft that is not accompanied by entry to or exit from the building by forcible or violent means or use of force</li> <li>• Theft or attempted theft from unattended vehicles, unoccupied buildings or from any garden, yard or open space</li> <li>• Minimum security requirements apply to own premises.</li> </ul>
Glass, Blinds and Signs	<ul style="list-style-type: none"> <li>• Damage whilst the premises are unoccupied</li> <li>• Damage to samples and display materials</li> <li>• Mechanical or electrical breakdown of electrical signs.</li> </ul>
Money	<ul style="list-style-type: none"> <li>• Money that is not held for business purposes</li> <li>• Theft by or loss due to the fraud or dishonesty or any director or employee which is covered by another insurance policy</li> <li>• Money held in any cash-operated machines or automated teller machines.</li> </ul>
Refrigerated Contents	<ul style="list-style-type: none"> <li>• 20% co-insurance or the excess shown on the schedule, whichever is greater, if the freezer or refrigerator cabinet is older than 15 years.</li> </ul>
Business Interruption	<ul style="list-style-type: none"> <li>• There must be at the time of damage to property resulting in the interruption of or interference with the business an insurance policy in force covering the interests of the property at the premises and payment made or liability admitted for the damage or payment would have been paid but for the exclusion of losses below a stated amount or percentage in the policy</li> <li>• Failure of a public supply lasting less than seven consecutive hours</li> <li>• Diseases, poisoning, vermin, defective drains, murder or suicide lasting for more than three months.</li> </ul>
General Exclusions (some of these exclusions do not apply to the whole policy – please refer to the policy wording for further details)	<ul style="list-style-type: none"> <li>• Excesses applicable to the section or sub-section</li> <li>• Radioactive Contamination</li> <li>• War</li> <li>• Northern Ireland (other than as otherwise provided in the policy wording)</li> <li>• Terrorism (other than as provided under the Liability section)</li> <li>• Electronic Risks</li> <li>• Pollution (other than as otherwise provided in the policy wording)</li> <li>• Asbestos.</li> </ul>

## Cancellation

During the first period of insurance, you have the right to cancel this policy within 14 days of receipt of the policy wording and schedule, or the inception date of this policy whichever is the later, by writing to us or alternatively by contacting your agent to confirm cancellation. Please refer to page 17 of the policy wording for full details of the cancellation procedure.

## How to make a claim

If you need to make a legal expenses claim and this section is shown as being operative on the schedule, please refer to the separate Policyfast Business Legal Guard policy wording for details. For all other claims please contact our commercial claims department on **0345 122 3283**. The line is open 24 hours a day, 365 days a year. Alternatively, you can write to us at Commercial Claims Department, Ageas Insurance Limited, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucestershire, GL3 4FA. Please refer to page 5 of the policy wording for full details of the claim notification procedure.

## What to do if you have a complaint

Should there ever be an occasion where you need to complain, we will deal with this as quickly and fairly as possible.

If you have a complaint about the way this policy was sold to you, please contact your agent to report your complaint.

If your complaint is about Policyfast, please write to them at Operations Manager, Policyfast Limited, Unit 5 Vantage Park, Washingley Road, Huntingdon, PE29 6SR or by telephone on **0800 3081 081**.

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation. Alternatively, for claims or any other type of complaint, you can also write to the Customer Services Adviser at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints).

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service if:

- you have an annual turnover of less than EUR 2 million and fewer than 10 employees, and
- if for any reason you are still dissatisfied with our final response, or
- if we have not issued our final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at Exchange Tower, London, E14 9SR however they will only consider your complaint once you've tried to resolve it with us. Alternatively, more information can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Following the complaints procedure does not affect your rights to take legal proceedings.

## Financial Services Compensation Scheme

Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Further information is available from the Financial Services Compensation Scheme. Their telephone number is **0800 678 1100** or **020 7741 4100**. Alternatively, more information can be found at [www.fscs.org.uk](http://www.fscs.org.uk).

## Ageas Insurance Limited

### Registered office address

Ageas House, Hampshire Corporate Park,  
Templars Way, Eastleigh, Hampshire SO53 3YA

[www.ageas.co.uk](http://www.ageas.co.uk)

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Service Register No 202039.



**Policyfast**

# Policyfast Business Legal Guard

## Policy Summary

This is a summary of the cover available under the Policyfast Business Legal Guard insurance policy. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy wording, a copy of which is available from your agent.

The policy is an annual insurance contract underwritten by Ageas Insurance Limited.

Legal expenses cover is not available in isolation and can only be provided as part of your main Policyfast policy.

Where legal expenses cover is operative, the Legal Guard section of the Policyfast Business Legal Guard wording applies. The optional extensions, Landlord's Legal Guard and Family Legal Guard, are only operative if shown as insured on the schedule.

All claims reported under the legal expenses section will be handled by our claims administrator who is ARAG plc. ARAG are authorised and regulated by the Financial Conduct Authority.

In order for a claim to be considered under this policy, it must always be more than likely that your claim will be successful. Unless there is a conflict of interest, our claims administrator will choose an appointed adviser until proceedings need to be issued or in any claim dealt with by an Employment Tribunal or the small claims court.

Claims must be reported during the period of insurance and as soon as you become aware of circumstances that could lead to a claim. Any incident that happens before cover commences and which the insured person knows or ought reasonably to know that could lead to a claim will not be covered.

Remember, you must always contact our claims administrator before appointing a solicitor to act for you. Failure to do so may prejudice your position and result in the non-payment of your claim.



# Summary of Cover

Legal Guard Significant Features & Benefits	Significant exclusions or limitations
We will pay legal costs up to £100,000 or the limit shown on the schedule including the cost of appeals for the following:	<ul style="list-style-type: none"> <li>• Legal costs, communication costs or compensation awards incurred without our consent.</li> <li>• Fines, penalties or compensation awarded against an insured person (except as covered under Cover 2 Employment Compensation or d of Cover 7 Compliance and Regulation) or costs awarded against an insured person by a court of criminal jurisdiction.</li> </ul>
<b>1 Employment</b> A dispute with a past, present or prospective employee, arising from a contract of service or breach of employment laws.	<ul style="list-style-type: none"> <li>• Pursuit of an action other than an appeal.</li> <li>• Any redundancy related claim within 180 days of the inception of the policy.</li> <li>• Legal costs for the preparation and representation in internal grievance or disciplinary matters.</li> </ul>
<b>2 Employment Compensation Awards</b> Only where a claim has been accepted under Cover 1 Employment.	<ul style="list-style-type: none"> <li>• Up to an aggregate limit of £1 million.</li> <li>• Money due to an employee under a contract or statutory provision.</li> </ul>
<b>3 Employment Restrictive Covenants</b> A dispute with: <ul style="list-style-type: none"> <li>• an employee or ex-employee which arises from their breach of a restrictive covenant</li> <li>• a party who alleges that you have breached their legal rights protected by a restrictive covenant.</li> </ul>	The restrictive covenant must not: <ul style="list-style-type: none"> <li>• extend further than is reasonably necessary to protect the business interests or</li> <li>• contain restrictions in excess of 12 months.</li> </ul>
<b>4 Tax Protection</b> A formal aspect or full enquiry into the business' tax, a dispute following an HMRC compliance check or disputes about VAT, including an appeal.	<ul style="list-style-type: none"> <li>• Any claim where you have been negligent or have not met legal timescales.</li> <li>• Investigation by the Specialist Investigations Branch of HM Revenue and Customs.</li> <li>• Tax avoidance.</li> </ul>
<b>5 Property</b> A dispute relating to material property you own or are responsible for: <ul style="list-style-type: none"> <li>• following physical damage</li> <li>• following a public or private nuisance or trespass</li> <li>• which you wish to recover or repossess from an employee or ex-employee.</li> </ul>	<ul style="list-style-type: none"> <li>• Any claim where a contract exists between you and the other party.</li> <li>• Goods in transit</li> <li>• Goods lent or hired out.</li> </ul>
<b>6 Legal Defence</b> Defence costs: <ul style="list-style-type: none"> <li>• in a criminal investigation that could lead to prosecution</li> <li>• if criminal proceedings are brought</li> <li>• in motor prosecution, for directors and partners, whether or not it relates to the business.</li> </ul>	<ul style="list-style-type: none"> <li>• Parking offences.</li> </ul>
<b>7 Compliance and Regulation</b> Appeal against a statutory notice or notice of formal investigations or disciplinary hearings. Civil action alleging wrongful arrest arising from an allegation or theft. Defence of a civil action brought under the Data Protection Act.	<ul style="list-style-type: none"> <li>• Pursuit of an action other than an appeal.</li> <li>• Routine inspection by a regulatory authority.</li> <li>• A Health and Safety fee for intervention</li> </ul>
<b>8 Statutory Licence Appeals</b> An appeal against a decision to alter, suspend, revoke or refuse to renew a statutory licence or registration.	



<b>Legal Guard</b>	
<b>Significant Features &amp; Benefits</b>	<b>Significant exclusions or limitations</b>
<p><b>9 Loss of Earnings</b> Loss of earnings following attendance at a court or tribunal for a claim under this policy or whilst on jury service.</p>	<ul style="list-style-type: none"> <li>Any amount which can be recovered from the court or tribunal.</li> </ul>
<p><b>10 Employees' Extra Protection</b> Defence of civil proceedings:  <ul style="list-style-type: none"> <li>for unlawful discrimination or</li> <li>as a trustee of the company pension fund.</li> </ul> Pursuit of a personal injury claim by an employee or a member of their family that arises from the business activity.  Legal costs following personal identity theft targeted at you, the directors or partners.</p>	<ul style="list-style-type: none"> <li>Defence of the employer.</li> <li>A condition, illness or disease that gradually develops over time.</li> </ul>
<p><b>11 Crisis Communication</b> Access to professional public relations support and crisis communication services to manage adverse media publicity and reputational exposure.</p>	<ul style="list-style-type: none"> <li>Maximum payable is £10,000.</li> <li>Matters that should be dealt with through normal complaints procedures.</li> </ul>
<p><b>12 Contract and Debt Recovery</b> Contract disputes and debt recovery actions relating to the purchase, hire, lease, servicing, maintenance, sale or provision of goods or services, providing the amount in dispute exceeds £200.</p>	<ul style="list-style-type: none"> <li>Letting, leasing or licensing of land or buildings where you act as landlord.</li> <li>Sale or purchase of land or buildings.</li> <li>Loans, mortgages, pensions or any financial products.</li> <li>Computer systems supplied by you or tailored to your requirements.</li> <li>Employee disputes.</li> <li>Breach of professional duty.</li> <li>Arbitration or adjudication.</li> </ul>

<b>Landlord's Legal Guard (Optional Extension)</b>	
<b>Significant Features &amp; Benefits</b>	<b>Significant exclusions or limitations</b>
<p>We will pay your legal costs up to £50,000 or the limit shown on your schedule including the cost of appeals for the following:</p>	<ul style="list-style-type: none"> <li>In relation to rent arrears, your claim must be reported within 60 days of the rent first becoming due.</li> <li>Any claim during the first 90 days of the first period of insurance where the tenancy agreement started before cover commenced.</li> <li>Any claim arising from or relating to rent reviews, rent control, leasehold valuations or the jurisdiction of the First-tier Tribunal (Property Chamber).</li> </ul>
<p><b>1 Repossession</b> Legal costs to pursue repossession of property let:  <ul style="list-style-type: none"> <li>in England, Scotland or Wales as an assured shorthold, shorthold or assured tenancy under the 1988 Housing Act as amended by subsequent legislation</li> <li>in Northern Ireland subject to the Private Tenancies (NI) Order</li> <li>to a limited company or business partnership</li> <li>under licence agreements if you live at the property.</li> </ul> </p>	<ul style="list-style-type: none"> <li>The correct notices for repossession of the property must have been given to the tenant.</li> <li>There must be mandatory grounds for repossession.</li> </ul>
<p><b>2 Property Damage, Nuisance and Trespass</b> Pursuit of a claim if your property and anything owned by you are physically damaged or affected by a public nuisance or trespass.</p>	<ul style="list-style-type: none"> <li>You must prepare, prior to the granting of the tenancy, a detailed inventory of the contents and condition of the property which the tenant has signed and keep rental records up to date.</li> <li>Damage that arises from a contract other than a tenancy agreement.</li> <li>Trespass by your tenant or ex-tenant.</li> </ul>

<b>Landlord's Legal Guard (Optional Extension)</b>	
<b>Significant Features &amp; Benefits</b>	<b>Significant exclusions or limitations</b>
<b>3 Recovery of Rent Arrears</b> Pursuit of a claim to recover rent arrears owed under a tenancy agreement for your property.	
<b>4 Accommodation and Storage Costs</b> Accommodation and storage costs while you are unable to get possession of your property.	<ul style="list-style-type: none"> <li>You must be repossessing your property to live in it yourself.</li> <li>Accommodation costs exceeding £175 per day and in excess of £5,250 in total.</li> <li>Storage costs exceeding £50 for each complete week and in excess of £300 in total.</li> </ul>
<b>5 Prosecution Defence</b> Defence costs in respect of a prosecution that relates to the letting of your property.	

<b>Family Legal Guard (Optional Extension)</b>	
<b>Significant Features &amp; Benefits</b>	<b>Significant exclusions or limitations</b>
We will pay the insured person's legal costs and communication costs up to £50,000 or the limit shown in your schedule including the cost of appeals for the following:	In respect of a claim under Cover 1, Cover 2, Cover 4 or Cover 5 the insured person must enter into a conditional fee agreement unless the appointed adviser enters into a collective conditional fee agreement (where legally permitted). We will not pay any claim where the amount is below £100. Any claim where the insured person has acted deliberately or recklessly.
<b>1 Employment</b> A dispute with a past, present or prospective employer, arising from a contract of service or related legal rights.	<ul style="list-style-type: none"> <li>Disputes arising solely from personal injury.</li> <li>Defending an insured person other than defending a counter claim or an appeal.</li> </ul>
<b>2 Contract</b> A dispute arising from an agreement entered into for: <ul style="list-style-type: none"> <li>buying or hiring consumer goods or services including the insured person's home</li> <li>privately selling goods including your home</li> <li>renting your home as a tenant or occupying your home under a lease.</li> </ul>	<ul style="list-style-type: none"> <li>Disputes with tenants or where the insured person is the landlord or leasor.</li> <li>Loans, mortgages, savings, banking, pensions or investment products.</li> <li>A contract involving a motor vehicle.</li> <li>Construction work or designing.</li> <li>Converting or extending any building where the contract value exceeds £6,000 including VAT.</li> </ul>
<b>3 Property</b> A dispute relating to physical property which the insured person owns or is responsible for following: <ul style="list-style-type: none"> <li>physical damage</li> <li>private or public nuisance or trespass.</li> </ul>	<ul style="list-style-type: none"> <li>The first £250 of each claim relating to nuisance or trespass.</li> <li>Any building or land other than your main home.</li> </ul>
<b>4 Personal Injury</b> Pursuit of a claim following a sudden event directly causing physical injury or death.	<ul style="list-style-type: none"> <li>A condition or illness which develops gradually over time.</li> <li>Nervous shock, depression or psychological symptoms where physical injury has not been sustained.</li> <li>Defending any dispute other than an appeal.</li> </ul>
<b>5 Clinical Negligence</b> Pursuit of a claim where physical injury has been caused by clinical negligence.	<ul style="list-style-type: none"> <li>Claims relating to a contract.</li> <li>Defending any dispute other than an appeal.</li> </ul>
<b>6 Tax</b> A formal aspect or full enquiry into the insured's personal tax affairs.	<ul style="list-style-type: none"> <li>Tax Avoidance.</li> <li>Wealth, assets or money located outside of Great Britain and Northern Ireland.</li> <li>Investigation by the Specialist Investigations Branch of HM Revenue and Customs.</li> </ul>

<b>Family Legal Guard (Optional Extension)</b>	
<b>Significant Features &amp; Benefits</b>	<b>Significant exclusions or limitations</b>
<p><b>7 Legal Defence</b>            Defence costs for:</p> <ul style="list-style-type: none"> <li>• work-related prosecutions and legal action for unlawful discrimination</li> <li>• a motoring prosecution</li> <li>• an investigation or disciplinary hearing brought by any professional or regulatory body.</li> </ul>	<ul style="list-style-type: none"> <li>• Owning or driving a vehicle without motor insurance or driving without a valid licence.</li> <li>• Parking offences.</li> </ul>
<p><b>8 Loss of Earnings</b>            Loss of earnings following attendance at a court or tribunal for a claim under this policy or whilst on jury service.</p>	Maximum payable is £1,000.
<p><b>9 Identity Theft</b>            A dispute arising from the misuse of the insured person's personal information to commit fraud or other crimes.</p>	Any material, financial or other benefit obtained as a result of the identity theft.

## Cancellation

During the first period of insurance, you have the right to cancel this policy within 14 days of receipt of the policy wording and schedule, or the inception date of this policy whichever is the later, by writing to us or alternatively by contacting your agent to confirm cancellation. Please refer to page 14 of the policy wording for full details of the cancellation procedure.

## How to make a claim

If you need to make a claim under your Legal Expenses section please call the claims helpline on **0345 122 8930**. Lines are open from 9.00am to 5.00pm Monday to Friday (except bank holidays). Our experienced and friendly staff will take your details and send you a claim form to be completed. Once you have notified us of your claim in writing we will immediately pass details of the claim to one of our panel of specialist solicitors who will advise you of the best course of action and represent you in any subsequent legal proceedings, if appropriate.

Please refer to page 5 of the policy wording for full details of the claim notification procedure.

## What to do if you have a complaint

Should there ever be an occasion where you need to complain, we will deal with this as quickly and fairly as possible.

For complaints about policy administration and documents, in the first instance you should contact your agent with whom you took your insurance out with. If your complaint is about Policyfast, please contact them the address shown below or by telephone on **0800 3081 081**: Operations Manager, Policyfast Limited, Unit 5 Vantage Park, Washingley Road, Huntingdon, PE29 6SR.

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation. Alternatively, for claims or any other type of complaint, you can also write to the Customer Services Adviser at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints).

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service if:

- you have an annual turnover of less than EUR 2 million and fewer than 10 employees, and
- if for any reason you are still dissatisfied with our final response, or
- if we have not issued our final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at Exchange Tower, London, E14 9SR however they will only consider your complaint once you've tried to resolve it with us. Alternatively, more information can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Following the complaints procedure does not affect your rights to take legal proceedings.

## Financial Services Compensation Scheme

Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Further information is available from the Financial Services Compensation Scheme. Their telephone number is **0800 678 1100** or **0207 741 4100**. Alternatively, more information can be found at [www.fscs.org.uk](http://www.fscs.org.uk)

## Ageas Insurance Limited

### Registered office address

Ageas House, Hampshire Corporate Park,  
Templars Way, Eastleigh, Hampshire SO53 3YA

[www.ageas.co.uk](http://www.ageas.co.uk)

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Service Register No 202039.

