

# Family Legal Expenses Insurance

## Insurance Product Information Document

**Company: Lawshield UK Ltd**

**Product: Family Select Legal Protection**

Lawshield UK Limited is authorised and regulated by the Financial Conduct Authority. FCA registration number 306793. Registered in England and Wales number 3360532.

This document contains the significant information about the Family Select Legal Protection product. It does not describe all the terms and conditions of the policy. The full terms and conditions are included in the Policy Booklet and Policy Schedule which will be issued to you after you have purchased the policy.

### What is this type of insurance?

This is a legal expenses insurance product which helps you in the event of identity fraud, providing legal advice and representation if you, or family members who permanently lives at the address shown in the schedule have a legal dispute which is insured under the policy. This insurance is arranged by Lawshield UK Ltd & underwritten by Financial & Legal Insurance Company Limited.



#### What is insured?

- ✓ Personal Injury- Claims arising from personal injury or death up to £50,000.
- ✓ Employment- involving an employment tribunal, arising from your contract of employment up to £10,000.
- ✓ Contract Disputes- Buying, selling or hiring any goods and services, including selling or buying a home up to £50,000.
- ✓ Identity Fraud Cover- up to £25,000 for legal fees, if you become aware and can prove identity fraud.
- ✓ Work Legal Defence- Criminal prosecutions and actions for an unlawful discrimination or breaches of the data protection act arising from an insured person's work as an employee up to £50,000.
- ✓ Property Protection- Civil Claims relating to physical damage to your home or secondary home up to £50,000.
- ✓ Tax Protection- Protection in the event of a full inquiry into your personal tax affairs up to £50,000.
- ✓ Jury Service- Payment of salary whilst an absent from work to attend Jury Service up to £1,000.



#### What is not insured?

- ✗ Any claim for Personal Injury for stress, emotional or psychological injury, illness or symptoms, alleged clinical or medical negligence.
- ✗ Any claim for Personal Injury relating to you driving a motor vehicle.
- ✗ Any claim for Employment regarding disputes over redundancy, disciplinary, grievance or investigation.
- ✗ Any claim for Contract Disputes that are less than £1,000 if buying or selling a motor vehicle or £200 if something else.
- ✗ Any claim for Contract Disputes for contract in connection with business activity and any dispute over amount due under an insurance policy.
- ✗ Any Identity Fraud claim not reported within 90 days of you becoming aware of or attempted identity fraud.
- ✗ Any costs and expenses incurred prior to us approving these in writing.
- ✗ Any Work Legal Defence claim for fines and penalties.
- ✗ Any Property Protection claim for buildings or land other than your home.
- ✗ Boundary disputes or any nuisance and trespass in connection with boundary disputes.
- ✗ Any claim under Jury Service if your wages and salary are recoverable from the court or your employee.
- ✗ The excess applicable under each section of cover. Please see your Policy Schedule for full details.



### Are there any restrictions on cover?

- ! Incidents started prior to inception of the policy and outside geographical limits.
- ! Costs and expenses for legal proceedings where the estimate and expenses is greater than the amount in dispute.
- ! Prospects of success must be greater than 50%.
- ! We have complete control over how proceedings are carried out.
- ! For any claims for under Contract Disputes no cover is provided for 3 months from the insurance start date, unless the claim is to do with a contract you entered into after the start date of this policy.
- ! For any claims under Tax Affairs your tax records must be maintained properly, completely, truthfully and up to date.



### Where am I covered?

Contract and Personal Injury Cover - You are covered anywhere in the United Kingdom, Channel Islands, Isle of Man and countries in the European Union. For all other insured events, the United Kingdom, Channel Islands and the Isle of Man.



### What are my obligations?

You are obliged to comply with all the terms and conditions of the policy which are detailed in the Policy Booklet. You must ensure any information you provide in relation to this policy is up-to-date and accurate. To have a valid claim under the policy there are certain procedures you must follow when you submit a claim and these are detailed in the Policy Booklet. You must give us any information and evidence we need (you will have to pay any costs involved in this). You must not do anything to affect your case.



### When and how do I pay?

Your agent/Broker will advise you of when and how payment can be made. Examples of this could be, you can pay your premium as a one-off payment, annually or in monthly instalments, Direct Debit or with a credit or debit card.



### When does the cover start and end?

The standard length of the contract is normally 12 months from the date on which the cover starts which will be shown in your Policy Schedule. Any variations to this will be detailed in your Policy Schedule.



### 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 to the agent from whom you bought the policy within 14 days from the day of purchase or on the day you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full. If you wish to cancel the policy after 14 days, you will be entitled to a pro-rata return of premium. For full cancellation terms please refer to your policy booklet. Please contact your broker/agent to cancel your policy.