

# Legal Expenses Insurance

## Insurance Product Information Document

**Company:** AmTrust Europe Ltd  
Registered in England & Wales  
Authorised by the Financial Conduct Authority  
Financial Services Register Number: 202189

**Product:** Family Legal Protection

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

### What is this type of insurance?

The type of insurance that you will be provided with is **Legal Expenses insurance**. You, your spouse and your children residing with you and under the age of 21, will be covered for the reimbursement of legal expenses.



#### What is insured?

**You are covered for the payment of legal costs up to £100,000 in respect of legal proceedings to pursue:**

- ✓ **Civil Claims:**  
A claim relating to physical damage, nuisance or trespass arising from the ownership of your residence.
- ✓ **Employment Contract Disputes:**  
A claim against your current employer or former employer in an employment tribunal.
- ✓ **Consumer Disputes:**  
A claim regarding a dispute which arises out of the sale, purchase, or hire of personal goods or services including the sale of residence.
- ✓ **Personal Injury Claims:**  
A claim for compensation if you are involved in an accident causing physical injury or death. You can also claim for medical costs and expenses, up to £5000, that are deemed by us to be recoverable from a third party.

You are also covered for the payment of recoverable medical costs up to £5,000.



#### What is not insured?

**You are not covered for:**

- ✗ **Certain Claims:**  
Arising from injuries caused by medical treatments.  
  
Arising from stress, psychological or emotional injury  
  
Arising from illness, injury or death caused gradually or not caused by a specific event.  
  
Arising from disputes between you and someone insured under this policy.
- ✗ **Claims without reasonable prospects:**  
Claims which do not have more than a 50% chance of winning and recovering costs.
- ✗ **Pre-Inception Incidents:**  
Any claim relating to an event which started before the policy began.
- ✗ **Unauthorised Costs:**  
Any costs which are incurred prior to our written acceptance of your claim.



#### Are there any restrictions on cover?

- ! **This is a claims made policy:**  
Only claims reported to us within the period of insurance will be considered.
- ! **Withdrawn Claims:**  
If you withdraw your claim without our written agreement you will be responsible for the payment of all legal costs which have been incurred before and after the date of the withdrawal.
- ! **Non-Appointed Solicitors:**  
The payment of legal costs will only commence once the need arises for proceedings to be issued. Therefore you will be responsible for all legal costs up to that point.



#### Where am I covered?

- Claims for which the cause of action arises within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



### What are my obligations?

- You must notify claims as soon as reasonably possible to us once you become aware of a claim
- You must gain our consent before incurring any legal advisers' costs
- You must supply all information requested by the appointed representative as well as ourselves
- You must take all precautions to minimise the cost of any claim made under this policy



### When and how do I pay?

You can pay for your insurance in one lump sum with a debit / credit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



### When does the cover start and end?

Your cover will start and end at the time and date stated in your main home insurance policy schedule. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



### How do I cancel the policy?

You can cancel the policy at any time by calling or writing to your insurance broker using the contact details stated in their Terms of Business. More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.