

## Combined Personal Legal Care Policy Summary

Some important facts about your Combined Personal Legal Care insurance 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. When reviewing your policy it should be read in conjunction with your Policy Schedule.

Insurer: AmTrust

Coverholder: Composite Legal Expenses Limited, Suffolk House, Trade Street, Cardiff CF10 5DT.

Your cover is valid for one year.

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p><b>Legal Expenses Cover – Non Motor Section</b></p> <p>This policy covers legal and professional fees, costs and expenses up to £75,000 in connection with legal proceedings in respect of any of the following insured incidents:</p> <ol style="list-style-type: none"> <li>1. Personal Injury. Pursuing a claim for damages for injury or death due to the negligence of a third party. LOI £75,000</li> <li>2. Pursuing or defending a consumer dispute for faulty goods or services. LOI £1,000</li> <li>3. Home Rights. Pursuit of an infringement of your legal rights arising from your ownership or occupation of your home. LOI £1,000</li> <li>4. Taxation. Professional Fees relating to an in-depth Inland Revenue investigation of your personal tax affairs. LOI £1,000</li> <li>5. Employment. Contract of employment disputes. LOI £1,000</li> <li>6. Defence against criminal prosecution. LOI £1,000</li> </ol>	<p>The policy does not cover:</p> <ul style="list-style-type: none"> <li>• An infringement of legal rights, which occurs within 90 days of the start of this policy.</li> <li>• The first £250 of any claim.</li> <li>• Claims notified outside the Period of Insurance. You must notify us within 30 days of any circumstances that may give rise to a claim.</li> <li>• Under insured incident 2 any dispute relating to any contract entered into by you in connection with a business other than for your contract of employment. Also in respect of any contract where the amount in dispute is less than £250 or when the amount was due or payable over 6 months before the claim.</li> <li>• Under insured incident 2 any contract relating to any work carried out for the benefit of land or buildings other than your home. Also any claims relating to planning, erection or alteration of any buildings.</li> <li>• Under insured incident 2 any settlement payable under an insurance policy. Also any incidents occurring as a result of defective products, goods or services.</li> <li>• Under insured incident 3 claims relating to the planning, erection, alteration, construction, conversion, extension of buildings or parts of buildings. Also construction, closure, adoption or repair of roads or bridges or the construction, demolition or adaptation of buildings housing or other works.</li> <li>• Under insured incident 3 disputes involving leased or rented property</li> <li>• Under insured incident 3 compulsory purchase, confiscation nationalisation, requisition or destruction of or restrictions or controls placed on or damage to any property.</li> <li>• Under insured incident 6 legal costs incurred in the defence of any criminal proceedings unless charges are dismissed or the insured is acquitted.</li> <li>• Any dispute or prosecution involving a motor vehicle unless the dispute relates to a personal injury claim.</li> <li>• A matrimonial or co-habitation dispute except in so far as any claim relates to a dispute with your professional advisors.</li> <li>• A claim relating to your business, profession or trade.</li> <li>• A claim relating to the pursuit or defence of any action alleging defamation.</li> <li>• Claims where you take action without first obtaining our agreement or cause delay or fail to give reasonable assistance to us.</li> <li>• Claims reported more than 30 days after the Insured Incident.</li> <li>• Any claim where legal costs are incurred without our authority.</li> <li>• Any matter in respect of which you are entitled to Legal Aid</li> <li>• Most types of dispute with local or national government authorities.</li> </ul>	<p>Terms and conditions of policy</p>
<p><b>Helpline</b></p> <p>We provide a 24 hour, seven days a week helpline service.</p>		<p>Terms and conditions of policy</p>
<p><b>Legal Advice Service</b></p> <p>We will give you confidential legal advice over the phone on any personal legal problem, under the laws of the United Kingdom.</p>		<p>Terms and conditions of policy</p>
<p><b>Home Emergency Service</b></p> <p>We provide you with a 24 hour home emergency service to repair domestic facilities such as: -</p> <ul style="list-style-type: none"> <li>◆ Domestic Plumbing or Drainage: where flooding is likely.</li> <li>◆ Domestic Gas or Electricity Supply; in the event of a complete failure.</li> <li>◆ Roofing where internal damage is likely.</li> <li>◆ External Doors, Windows or Locks: rendering the home unsecure.</li> <li>◆ Fixed Heating Supply; where there is oil or water escape</li> </ul>	<p>This is a telephone service only. We arrange for a local competent and authorised repairer to contact you. You will be responsible for the costs involved.</p>	<p>Terms and conditions of policy</p>

<p><b>Motor Section</b></p> <p>This policy covers legal and professional fees, costs and expenses up to £75,000 in connection with legal proceedings in respect of any of the following insured incidents:</p> <ol style="list-style-type: none"> <li>1. We will pursue the recovery of uninsured losses with legal fees cover up to £75,000 per incident following road accidents.</li> <li>2. We will pay legal costs in defending a criminal prosecution brought against you as a result of a driving offence where our driving licence is at risk of being revoked or suspended</li> <li>3. We will pay legal costs in defending any claim arising out of the sale, purchase, HP or lease of the vehicle or the testing, servicing or repair of the vehicle providing always that the value of the contract in dispute exceeds £500</li> <li>4. Wherever possible in non-fault accidents we will provide replacement cars on a credit hire basis and also a credit repair service</li> </ol>	<p>The policy does not cover:</p> <ul style="list-style-type: none"> <li>• Legal Costs incurred as a result of Legal Proceedings arising out of an Insured Incident which occurred outside the Period of Insurance.</li> <li>• Claims where you take action without first obtaining our agreement or cause delay or fail to give reasonable assistance to us</li> <li>• Claims which have not been made by submitting to us Our Claim Form duly completed and signed within 30 days of the occurrence of the Insured Incident.</li> <li>• Legal Costs, expenses, fines or other penalties you are order to pay by a Court of criminal jurisdiction.</li> <li>• Claims made by You against any authorised passenger in the Insured Vehicle. Also claims for passengers where there is a conflict of interest between You or the authorised driver and any other passenger(s).</li> <li>• Any claim where You:             <ol style="list-style-type: none"> <li>a) Take action without first obtaining Our written consent or that of the Authorised Representative</li> <li>b) Cause delay or fail to give reasonable assistance to Us or the Authorised Representative</li> </ol> </li> <li>• Under Insured incident 3 either the first £150 of Legal Costs or Legal Costs in excess of £1,000 in respect of each claim</li> <li>• You should take reasonable steps to minimise any amount of Your claim and attempt to prevent any event which may cause a claim. You should also obtain Our consent in writing to pay Legal Costs</li> </ul>	
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We hope that you will be happy with your insurance policy. If not, please contact us (or the intermediary or organisation that arranged this insurance on your behalf). If you decide not to proceed with this insurance you should return the Policy Documents within 14 days of receipt.

Providing a claim has not been made and so long as no incidents have arisen that could result in a claim under the policy, we will refund any premium you have paid.

### **Making a Claim**

**Call the Household Legal Protection helpline on 0871 423 5244**

(Calls from BT landlines cost 10p per minute at all times. Mobiles and other networks may cost more)

The following information will be required:

- Policy reference as above.
- Your name and address.
- The type of insured problem you are experiencing

### **Complaints Procedure**

AmTrust are committed to providing You with a first class service at all times. If, however, You are not happy with any part of the service You have received then You should initially contact the Coverholder at the address below.

The Managing Director, Composite Legal Expenses Ltd, Suffolk House, Trade Street, Cardiff CF10 5DT.

Finally, if the matter still remains unresolved once the above have been contacted, you can, subject to qualifying criteria, approach The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel: 0845 0801800.

AmTrust is authorised and regulated by the Financial Services Authority and is a member of the Association of British Insurers (ABI). You may be entitled to compensation from the Financial Services Compensation Scheme in the event that the insurer is unable to meet its liabilities.