

**INTRODUCTION**

Some important facts about your 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.

**INSURER**

This Family Legal Expenses Insurance is underwritten by UK General, a trading name of UK Underwriting Limited, on behalf of Ageas Insurance Limited.

**TYPE OF INSURANCE AND COVER PROVIDED**

Lexelle Family Legal Expenses is primarily designed to offer protection to you and your family for your costs of pursuing a claim for damages in an accident sustained in the course of employment. It also offers representation in the event of a tax investigation, protection of your earnings whilst attending Jury Service, defence against contract disputes and allows us to negotiate for your legal rights in a civil action relating to material property.

**SIGNIFICANT FEATURES AND BENEFITS**

<b>The policy covers:</b>	<b>Relevant Policy Section</b>
<b>LEGAL ADVICE</b> - A Free Legal Advice line is offered through Lexelle Ltd so for advice on employment issues or accidents at work please telephone <b>0800 953 1216 quoting Master Certificate Number FAM 11 / 2010</b>	2
<b>BODILY INJURY</b> - Costs for making a claim for damages in respect of death or bodily injury, sustained by you or a member of your family in the course of your or their employment	2
<b>LEGAL COSTS AND EXPENSES</b> - Legal costs and expenses that you or a member of your family may become liable to pay to another party in making a claim for damages or compensation for bodily injury	2
<b>EMPLOYMENT DISPUTES</b> - Up to £5,000 for your legal costs and expenses for us to negotiate for your legal rights concerning a claim by you or a member of your family, against an employer for unfair or wrongful dismissal, redundancy or unlawful discrimination between the date of the act complained of up and until, but not including, the issue of the ET1 (Employment Tribunal Claim Form)	2
<b>TAX PROTECTION</b> - We will negotiate on your behalf and represent you in any appeal proceedings in respect of a full enquiry by the Inland Revenue into your tax affairs provided the enquiry resulted from your work as an employee	2
<b>JURY SERVICE</b> - Provides protection for your income, salary or wages in respect of your obligations to attend court for jury service insofar as it is not recoverable from the relevant Court up to a maximum of £100 per day and limited to a maximum of £1,000 for any one claim	2
<b>CONTRACT DISPUTES</b> – Negotiation of an insured’s rights in a contractual dispute under the buying, hiring or selling of goods	2
<b>PROPERTY PROTECTION</b> – Negotiation of legal rights in a civil action relating to material property	2

**SIGNIFICANT EXCLUSIONS OR LIMITATIONS**

<b>The primary exclusions and limitations under this policy are that we will not pay legal costs and expenses where:</b>	<b>Relevant Policy Section</b>
You pursue a claim outside the jurisdiction of the courts of Great Britain	3
The matter giving rise to the claim was not caused by a single or sudden incident/event	3
In respect of an employment dispute, the matter is to be referred to an Employment Tribunal	2
We consider it unlikely a reasonable settlement will be obtained or the amount in dispute is disproportionate to the time and legal costs involved in its pursuit	5
You incurred such legal costs and expenses without our prior written authorisation or they were incurred as a result of a significant default or delay on your part	3
Such legal costs and expenses for claims which arise from a criminal act or omission	3
Applications for judicial review or in respect of the Human Rights Act or proceedings forming part of a group or multi-party action	3
Prior to the issue of any proceedings you must use the representative or solicitor nominated and appointed by us	5
In no case will we pay more than £50,000	3
For the first £250 of your legal costs incurred in employment disputes	2

**DURATION OF COVER**

This policy will expire one calendar year from the date it was issued.

**CANCELLATION RIGHT**

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed "Cancellation".

The Insurer may cancel this policy at any time by giving 7 days notice.

**MAKING A CLAIM**

If you have a claim, please telephone us on 0800 953 1216 quoting Master Certificate Number FAM / 11 / 2010 as soon as possible to tell us about it.

**HOW TO MAKE A COMPLAINT**

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on 0114 249 3300. If you are still not satisfied, please write to our Customer Relationship Manager at Lexelle Limited, P.O. Box 4428, Sheffield, S9 9DD.

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

**COMPENSATION SCHEME**

In the event that Ageas Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in your policy under the "Compensation Scheme".

