

# Family Legal Advantage

## Summary of Cover

The following is a summary of cover designed to help you understand the key features, benefits, exclusions and limitations of Family Legal Advantage. Full policy terms and conditions are contained in the policy wording, a copy of which is available on request. This insurance is provided by Temple Legal Protection Limited who are authorised under a binding authority agreement to underwrite and administer this insurance on behalf of Royal & Sun Alliance Ltd.

SIGNIFICANT FEATURES	
Claims reporting basis	This is a claims made insurance. You must report your claim during the period of insurance and as soon as you become aware of circumstances which may lead to a claim
Limits of indemnity	<ul style="list-style-type: none"> <li>£50,000 per claim (Jury Service and Witness Attendance Allowance is subject to an inner limit of £1,000 per claim)</li> </ul>
Co-insurance	40% for use of a representative who is not one of our panel of appointed representatives and where that chosen representative does not agree to our standard charging rates
Territorial limits	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands
Applicable law	England and Wales
Period of insurance	12 months unless otherwise agreed

SIGNIFICANT FEATURES	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
The insurer will pay legal costs and expenses, up to the limit of indemnity, for insured events listed below.	<ul style="list-style-type: none"> <li>It must always be more likely than not that your claim will be successful. This requirement applies throughout the duration of your claim.</li> <li>Any costs incurred before the insurer agrees to pay them.</li> <li>Circumstances giving rise to a claim which exist before you take out this policy.</li> </ul>

STANDARD COVER	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<b>Contract Disputes</b> Pursuing or defending a contractual dispute for the: <ul style="list-style-type: none"> <li>Purchase or hiring in of goods or services;</li> <li>Sale of goods;</li> <li>Purchase or sale of your principal home.</li> </ul>	<ul style="list-style-type: none"> <li>The amount in dispute must be more than £100 (inc VAT).</li> <li>The agreement must have been entered into in a personal capacity and during the period of insurance.</li> <li>Claims relating to leases, tenancies or licences to occupy property.</li> <li>Construction work or extending or converting buildings where the contract value exceeds £6,000 (inc VAT).</li> <li>Motor vehicles owned by, or hired or leased to you.</li> </ul>
<b>Property Disputes</b> <ul style="list-style-type: none"> <li>Nuisance or trespass which interferes with your use, enjoyment or right over your principal home;</li> <li>Physical damage caused to your property.</li> </ul>	<ul style="list-style-type: none"> <li>The amount in dispute must be more than £100 for claims relating to property damage.</li> <li>A contract you have entered into or a tenancy agreement or a licence to occupy property.</li> <li>Land or buildings which do not form part of your principal home.</li> <li>Motor vehicles owned by, or hired or leased to you.</li> </ul>
<b>Employment Disputes</b> Disputes with your current, former or prospective employer relating to your contract of employment or a breach of your employment rights under employment legislation.	<ul style="list-style-type: none"> <li>You must have co-operated fully with the ACAS statutory Code of Practice on Disciplinary and Grievance procedures and not acted in a way which could hinder a successful outcome to the claim.</li> <li>Internal employer disciplinary hearings or grievance procedures.</li> </ul>
<b>Personal Injury</b> Pursuing your legal rights following a sudden or specific accident which causes your death or physical injury to you.	<ul style="list-style-type: none"> <li>The claim is a result of a sudden incident and not a result of a gradually developing illness or injury.</li> <li>Psychological injury or mental illness not connected with you having suffered physical injury.</li> </ul>
<b>Clinical and Medical Negligence</b> Pursuing your legal rights following a negligent surgical act, clinical, medical or dental procedure which causes your death or physical injury to you.	<ul style="list-style-type: none"> <li>The claim is a result of a sudden incident and not a result of a gradually developing illness or injury.</li> <li>Psychological injury or mental illness not connected with you having suffered physical injury.</li> </ul>

SIGNIFICANT FEATURES	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<p><b>Legal Defence</b> Defending your legal rights:</p> <ul style="list-style-type: none"> <li>• In interviews by the Police or other prosecuting authority where you are suspected of committing a criminal offence relating to your work as an employee.</li> <li>• In a criminal prosecution relating to your work as an employee.</li> <li>• In a criminal prosecution relating to your use of a motor vehicle.</li> </ul>	<ul style="list-style-type: none"> <li>• Allegations of fraud, theft, forceful, violent or wilful acts or your involvement with an accident involving personal injury or death.</li> <li>• Fines, penalties or compensation awarded against you or costs you are ordered to pay by a criminal court.</li> <li>• The vehicle must be properly registered, insured and taxed and you must be licensed and insured to use the vehicle.</li> <li>• Fixed penalties or parking offences.</li> </ul>
<p><b>Tax Investigations</b> HMRC enquiries into your self assessment tax return.</p>	<ul style="list-style-type: none"> <li>• All returns must be complete and correct and submitted within statutory time limits.</li> <li>• The tax affairs of a business or where you are self-employed, a sole-trader or in a business partnership.</li> <li>• Tax evasion schemes.</li> </ul>
<p><b>Jury Service and Witness Attendance Allowance</b> Your lost wages or salary following your absence from work to attend jury service or to attend a court or tribunal for a claim under this policy.</p>	<ul style="list-style-type: none"> <li>• Sums recoverable from the court or tribunal.</li> </ul>

ADDITIONAL SERVICES	
<p><b>Legal and Tax Advice Helpline</b> Provides you with telephone advice on personal legal problems or tax matters under UK law.</p>	
<p><b>Counselling Helpline</b> Provides you and your family with a confidential telephone counselling service available 24 hours a day, 365 days a year.</p>	<p>This service is subject to reasonable use.</p>

Temple Legal Protection Limited is authorised and regulated by the Financial Conduct Authority.