

Intelligent Insurance

Insurance Product Information Document



Company: AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. Registered office: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA. Registered number: 1229676

Product: Family Legal Protection

This insurance is managed and provided by Arc Legal Assistance and underwritten by AmTrust Specialty Limited. Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

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?

Family Legal Protection provides insurance to cover up to £25,000 for advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule.



What is insured?

We'll cover a legal advisers' costs to help you pursue or defend a claim in the following situations:

- ✓ **Consumer Pursuit:** To pursue a legal action following a breach of a contract you or your family have for buying or renting goods or services for or your family's private use.
- ✓ **Consumer Defence:** To defend a legal action brought against you or your family have for selling your or your family's own personal goods.
- ✓ **Property Damage:** To pursue a legal action for damages against a person or organisation that causes physical damage to your home or your family's personal effects.
- ✓ **Property Sale and Purchase:** To pursue a legal action arising from a breach of a contract for the sale or purchase of your main home.



What is not insured?

The policy does not provide cover for:

- ✗ **Pre-inception Incidents:** We won't cover events that started before the policy began.
- ✗ **Prospects of Success:** We won't cover any legal action if there are not prospects of success. This is where you do not have a 51% or greater chance of winning the case and achieving a successful outcome.
- ✗ **Minimum Amount in Dispute:** We won't cover claims for Consumer Pursuit or Consumer Defence if the amount in dispute is less than £250 (plus VAT). We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you or your family.
- ✗ **Conflicts:** We will not cover any claims relating to disputes with anyone else you or your family live with or have lived with; nor any costs covered by another insurance policy.
- ✗ **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.



Are there any restrictions on cover?

- ! **Your Own Advisers' Costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- ! **Withdrawn Claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.
- ! **Property Infringement:** The policy does not cover legal action for nuisance or trespass against a person or organisation infringing your or your family's legal rights in relation to your home
- ! **Excess:** You are responsible for the first £100 of any claim



Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in The United Kingdom, the Isle of Man and the Channel Islands



What are my obligations?

- You must notify claims as soon as reasonably possible once you become aware of the insured incident and within no more than 180 days of you becoming aware of the insured event, or 45 days for claims relating to Identity Fraud
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us.
- You must gain our consent before incurring any legal advisers' costs.



When and how do I pay?

- You can pay your policy premium as a one-off payment by debit/credit card or, where shown, by monthly Direct Debit instalments.



When does the cover start and end?

- This is an annual policy and the period of insurance is stated on your policy schedule



How do I cancel the contract?

You may cancel your policy at any time by telling us by email, telephone or in writing.

☎ 03333 11 11 10 ✉ contactus@intelligentinsurance.co.uk 📍 4 Lakeside, Headlands Business Park, Salisbury Road, Ringwood, Hampshire, BH24 3PB

Refer to the Policy wording for cancellation conditions and the Terms of Business document for cancellation fees.