

Personal Legal Expenses

Insurance Product Information Document

Company: Vantage Protect Limited

Product: Including Employment

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

The insurer will indemnify you in respect of legal expenses incurred in consumer contract disputes, domestic property disputes, employment disputes, professional negligence claims and HMRC enquiries.



What is insured?

- ✓ Legal Expenses cover of up to £50,000 for any one claim and in the aggregate in respect of;
- ✓ Consumer Contract Disputes
- ✓ Domestic Property Protection
- ✓ Employment Disputes
- ✓ Professional Negligence
- ✓ Legal Defence
- ✓ HM Revenue & Customs Enquiries
- ✓ Attendance Expenses



What is not insured?

- ✗ Claims that do not have reasonable prospects of success;
- ✗ Claims arising from any trade, business, profession or employment of any insured person except as provided for under sections 3 (Employment) and 5 (HM Revenue & Customs Enquiries);
- ✗ Claims relating to a motor vehicle owned, driven, used, hired, leased, sold or purchased by an insured person
- ✗ Claims arising from a deliberate, dishonest, violent or criminal act;
- ✗ Payment of any fines, damages or other penalties an insured person is ordered to pay by a court or other authority;
- ✗ Fees, costs and disbursements are incurred prior to the written acceptance of a claim;
- ✗ Legal expenses incurred before Vantage Protect agrees to pay them on your behalf or where you pursue or defend a case without the agreement of Vantage Protect;
- ✗ Claims occurring or notified outside of the period of insurance.



Are there any restrictions on cover?

- ! You must notify your claim within 90 days of the date of occurrence and provide any written or other evidence we request.
- ! The insurer will pay for legal expenses which arise from legal proceedings brought by an insured person falling within the scope of any of sections of cover provided that:
 - ! a) Your home is in the United Kingdom;
 - ! b) The date of occurrence is within the period of insurance;
 - ! c) We have given written permission for an appeal or defence of an appeal;
 - ! d) We will cover no more than two claims in any one period of insurance, not taking into account any claims(s) rejected by Vantage Protect;
 - ! e) The insured person will be responsible for the first £90 of each and every claim except for claims relating to the insured person's contract of employment when the excess is £300;
 - ! f) The amount in dispute is more than £250;
 - ! g) Where the claim relates to a dispute arising from an insured person's employment, all possible routes of dispute settlement including (without limitation) mediation, must have been exhausted by the Insured Person.



Where am I covered?

You are covered for legal expenses and events which occur under the following territorial limits:

Part 3 (Employment) and Part 6 (HMRC Enquiries) - United Kingdom

Part 1, 2, 4, 5 and 7 -

- i. The United Kingdom and other European Union member countries except for Estonia, Latvia and Lithuania.
- ii. Albania, Andorra, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland, Turkey (west of the Bosphorus) and the Vatican.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

When and how do I pay?

Your broker will confirm the premium payment options that are available to you, before cover is bound.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents. This period will be the same as that of your household insurance policy with which this policy is issued.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk>.

Making a claim

If you need to make a claim, please contact us as soon as possible in one of the following ways;

- Calling us on 01455 852100
- Emailing us at claims@vantageprotect.com
- Writing to us at:
Claims Department
Vantage Protect Limited
Windsor House
Troon Way Business Centre
Humberstone Lane
Thurmaston
Leicestershire
LE4 9HA

On all correspondence please tell us you have a Vantage Protect Personal Legal Expenses policy and provide the reference number shown in the policy wording along with the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding the SALE OF THE POLICY

Please contact your agent who arranged the Insurance on Your behalf.

Complaints regarding CLAIMS
The Nominated Complaints Handler
Vantage Protect Limited
Windsor House
Troon Way Business Centre
Humberstone Lane
Thurmaston
Leicestershire
LE4 9HA

Tel: 01455 852050
Email: feedback@vantageprotect.com

On all correspondence please tell us you are insured by Vantage Protect and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.