

## Family Plus

Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited

Product: Family Legal Expenses Insurance

Financial  
& Legal



Financial & Legal Insurance Company Limited is registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202915). This document provides a summary of the main policy coverages and exclusions and is not personalised to your specific needs.

## What is this type of insurance?

This is a Family Plus Legal Expenses Insurance Policy, which will protect you in relation to legal disputes.



### What is insured?

- ✓ **Personal Injury** – Cover in respect of an incident causing bodily injury or death to you
  - ✓ **Employment Disputes** – Cover in respect to an incident arising from or relating to your contract of employment as an employee
  - ✓ **Contract Disputes** – Cover in relation to an agreement or alleged agreement that you have entered in to in a personal capacity
  - ✓ **Property Disputes** – Cover in respect of a dispute of damage, interference, or failure to maintain your main home
  - ✓ **Legal Defence** – Cover in respect of your rights relating to a criminal prosecution arising from the sale or supply of privately owned goods
  - ✓ **Professional Negligence** – Cover in respect of an agreement or alleged agreement that you have entered in to in a personal capacity with a solicitor, accountant, surveyor or architect
  - ✓ **Court Attendance** – Pay the actual loss of salary or wages for each day you are required to attend court or a tribunal
  - ✓ **Jury Service** – Pay the actual loss of salary or wages for the time you are off work for jury service
  - ✓ **Tax Protection** – Cover for representing you in any appeal in the event of a full enquiry into your tax affairs
  - ✓ **Identity Theft Resolution Service** – Cover for an identity theft resolution service if you have become a victim of identity theft
  - ✓ **Education Appeals** – Cover to represent you in an appeal against the decision of a local Education Authority
  - ✓ **Probate Disputes** – Cover for probate disputes involving the will of your parents, grandparents, step-children or adopted children
  - ✓ **Clinical and Medical Negligence** – Cover in respect of an incident causing death or bodily injury as a result of clinical, dental or medical negligence
  - ✓ **Personal Legal Advice Helpline** - Provides you with confidential telephone legal advice on personal legal matters
- Please refer to Your Policy Wording for full terms and conditions.**



### What is not insured?

- ✗ Any prior claims, which you knew about before the start of the policy
- ✗ Any prior costs or expenses incurred before a claim is made
- ✗ Any fraudulent, dishonest, deliberate or violent act carried out by you
- ✗ Any claim that is more than the limit of liability and the annual aggregate limit
- ✗ Any excess applicable



### Are there any restrictions on cover?

- ! For each claim there must always be reasonable prospects of success; there must be more than a 50% chance of you recovering damages, defending a claim or prosecution, or obtaining a legal remedy
- ! You must seek and follow our claims and advice service, and continue to do so
- ! A claim must be reported immediately once you are aware of it



## Where am I covered?

- ✓ The policy will cover you in the United Kingdom, the Channel Islands and the Isle of Man.



## What are my obligations?

- You must provide us with full and accurate information.
- You must cooperate fully with us and provide within a reasonable time, any requested information and documentation we ask for.
- You must observe the terms and conditions under the policy.

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## When and how do I pay?

You should make payment to your Broker. This may be by making a one off payment or your Broker may be able to arrange credit facilities if required.



## When does the cover start and end?

Your policy covers you for a maximum of 12 months from the date that you requested your policy to start. The dates will be shown on your certificate of insurance.



## How do I cancel the contract?

You may cancel your policy within 14 days of its inception, without any premium charge, provided there have been no claims. Thereafter, you may cancel the policy at any time however no refund of premium will be available. If you cancel the policy, you must write to the person who sold you the policy.