

# Family Legal Expenses Insurance

## Insurance Product Information Document

**Company: Lexelle Limited**

**Product: Family Legal Expenses – Silver**

Lexelle Limited is authorised and regulated by the Financial Conduct Authority. (FCA Registration Number 312782)

This insurance is underwritten by Financial & Legal Insurance Company Limited who is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FCA Registration Number 202915)

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This policy will cover the policyholder for legal costs up to a maximum of £50,000 (£25,000 for Employment Disputes) for the list of insured incidents detailed in the What Is Insured section below. The policy also covers any family member that resides with the policyholder at their principal home.



#### What is insured?

- ✓ **24/7 Free Legal Advice Line** – Free legal advice on personal legal matters falling under the sections of cover provided by this policy.
- ✓ **Personal Injury** – Legal assistance in respect of death or bodily injury.
- ✓ **Employment Disputes** - Cover for negotiation of the policyholder's legal rights for a claim that would be dealt with via an Employment Tribunal against an employer for unfair or wrongful dismissal, redundancy or unlawful discrimination.
- ✓ **Tax Protection** – Cover for negotiation and representation of the policyholder in respect of a Full Tax Enquiry.
- ✓ **Jury Service** – Cover for salary or wages for time lost at work whilst attending jury service that are not recoverable from the court or policyholder's employer.
- ✓ **Contract Disputes** – Negotiation of the policyholder's legal rights in the event of a dispute arising from an agreement including buying, selling or hiring any goods or services.
- ✓ **Property Protection** – Cover for civil actions relating to material property of the policyholder, including their principal home which causes or could cause physical damage to the property or concerns nuisance or trespass.



#### Are there any restrictions on cover?

- ! The policy will expire one calendar year from the date it was issued.
- ! Pursuit of a claim outside the jurisdiction of the courts of England & Wales, Scotland and Northern Ireland.
- ! Prior to any proceeding you must use the representative or solicitor's nominated and appointed by us.
- ! In no case will we pay out more than £50,000 during the Duration of Cover. (£25,000 Employment Section)
- ! Any claim that occurs outside of the policy period.



#### What is not insured?

- **Personal Injury:**
  - ✗ Death or personal injury sustained in a road traffic or other incident involving a motorised vehicle.
- **Employment Disputes:**
  - ✗ Employment disputes that would not be dealt with by an Employment tribunal.
  - ✗ The first £250 of legal costs incurred in an accepted employment dispute claim.
  - ✗ Disciplinary or grievance procedures relating to your employment (the advice line may however be utilised).
- **Tax Protection:**
  - ✗ Tax investigations regarding issues other than earnings as an employee.
  - ✗ Tax investigations where you are self-employed.
- **Jury Service:**
  - ✗ Where you are self-employed and suffered a loss of earning, income, salary, wages or other losses relating to attending a Jury Service.
- **Contract Disputes:**
  - ✗ Where a contract dispute relates to the purchase or sale of land or buildings.
  - ✗ Where a contract relates to your profession, business or employment.
  - ✗ A lease, licence or tenancy of land or buildings.
  - ✗ Any construction work/building or home extension.
- **Property Protection:**
  - ✗ The first £250 of your legal costs incurred in an accepted claim relating to trespass, or nuisance.
  - ✗ Any disputes relating to ownership or land including boundary disputes.
  - ✗ Any claim relating to a building or land other than your main residence.
  - ✗ Any claim relating to a motorised vehicle or mining subsidence.



## Where am I covered?

You are covered within the United Kingdom of Great Britain and Northern Ireland.



## 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 premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.



## When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.



## 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, provided 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, no refund of premium will be due.