

Family Legal Protector Policy Summary

This is a summary of your Family Legal Protector policy and does not contain the full terms and conditions of the cover, which can be found in the policy wording. It is important that you read the policy wording carefully when you receive it.

The Family Legal Protector Policy protects you, in respect of Legal Costs and Expenses, as itemised in your policy wording. The period of cover is for 12 months following acceptance of the proposal form and payment of the premium or agreement to pay the premium.

The policy will provide cover for the reasonable and irrecoverable legal costs and expenses incurred by the solicitor in the pursuit of a civil claim against a Defendant arising from an Insured Incident.

SIGNIFICANT FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p>This policy will cover you for:</p> <ul style="list-style-type: none"> ▪ Professional Costs and Expenses incurred in pursuit of civil claims; ▪ Legal costs (including opponents costs) up to £50,000; ▪ The purchase, hire purchase or lease of goods or services for your private use; ▪ Any infringement of your legal rights arising from and relating to your ownership or occupation of your principal place of residence; ▪ Your contract or employment where the Insured Event arises more than 90 days after inception of the first period of continuous insurance; ▪ Claims for death or personal injury from a sudden or specific accident; ▪ The defence of detailed examination by the Inland Revenue into your personal and private tax affairs. 	<p>This policy won't cover you :</p> <ul style="list-style-type: none"> ▪ Where the Insured Event had commenced or occurred before the first period of insurance; ▪ For the first £50 of any Professional Costs and Expenses; ▪ For the Policy Excess of £250. No cover for claims relating to ownership, use, sale, purchase or hire of a motor vehicle; ▪ Any matter relating to the sale or purchase of your home; ▪ If your claim does not have reasonable prospects of success; ▪ Notified to Us more than 90 days after the Insured Event; ▪ For any claim resulting from any gradually operating illness or injury; ▪ Where you have made a representation or statement to the Inspector of Taxes which is falsely or deliberately misleading, or which you do not believe to be true and which has resulted in an under declaration of personal income or gains. 	<p>Definitions Policy Exclusions 13 a</p> <p>Limit; Policy Exclusions 1</p> <p>Cover Section 1 b Excess Policy Exclusions 10</p> <p>Cover Section 1 c Policy Exclusions 11</p> <p>Conditions 12</p> <p>Cover Section 1 d Policy Exclusions 2</p> <p>Cover Section 1a. Exclusions 8</p> <p>Cover Section 2 b Policy Exclusions 7</p>

Claims Procedure

If you wish to make a claim you should contact the Claims agent or Sales agent who arranged cover for you. You can call us on 0844 815 8529.

Cancellation

Written confirmation of the cancellation of the policy may be given at any time by you or by us, as detailed in the policy wording under the heading 'Cancellation' shown with in the policy wording. We will give you a minimum of 14 days notice of cancellation to enable you to find alternative cover. You may cancel the policy contacting the Sales agent.

Cooling off Period

Before you accept our policy you have 14 days to review your policy wording. If you are not totally happy with the policy and you have not made a claim you can write to the Sales agent requesting that your insurance is cancelled and that any monies paid be returned. We will then cancel your insurance.

Complaints Procedure

If you have any complaint you can contact the Sales agent or Claims agent who arranged the insurance for you. If your problem isn't resolved you may contact the Underwriters, AmTrust Europe Limited, Market Square House, St James's Street, Nottingham, NG1 6FG.

The Underwriters will contact you within five days of receiving your complaint to inform you of what action they are taking. The Underwriters will try to resolve the problem and give you an answer within four weeks. If it will take the Underwriters longer than four weeks the Underwriters will tell you when you can expect an answer.

If the Underwriters have not given you an answer in eight weeks they will tell you how you can take your complaint to the Financial Ombudsman Service for review. This complaints procedure does not affect any legal right you have to take action against the Underwriters. If you are still not satisfied you can contact the Financial Ombudsman Service at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

AmTrust Europe Limited, who underwrite this insurance are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends upon the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Services Authority or the FSCS. The FSCS can be visited on the web at www.fscs.org.uk or by contacting the FSCS on 020 7892 7300.

The complaints procedure above does not affect any legal right you may have to take action against the Underwriters.

This policy is provided by:

AmTrust Europe Limited
4th Floor
Grange House
John Dalton Street
Manchester
M2 6FW.
Tel: 0844 815 8528.

This policy is underwritten by: AmTrust Europe Limited, Market Square House, St James's Street, Nottingham, NG1 6FG. Tel 0115 941 1022. Registered No. 1229676. FSA Registered No: 202189. Authorised and regulated by the Financial Services Authority.

You can check the above details on the Financial Services Authority Register by visiting the FSA website: www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.