

# Personal Legal Protection

## Insurance Product Information Document

Company: Ageas Retail Limited

Product: Legal Expenses

Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468.

This document provides a summary of the key information for this product. The full information is provided in the policy wording and Terms of Business Agreement. It is important that you read these documents carefully.

### What is this type of insurance?

Personal Legal Protection provides insurance to cover up to £100,000 of advisers' costs for certain types of legal action(s).



#### What is Insured?

- ✓ We will appoint a solicitor to act for you that specialises in the relevant area of law.
- ✓ We will act on your behalf in respect of;
  - Employment disputes
  - Contract disputes
  - Personal injury
  - Property protection
  - Clinical negligence
  - Tax investigations
  - Motor prosecution defence
- ✓ European Legal & UK Tax Helpline: Access to a 24 hour, 365 days a year helpline for legal and tax advice on any personal matter of concern.
- ✓ Access to discounted legal services.
- ✓ Access to an online Legal Document Service to access a range of legal documents.



#### What is not Insured?

- ✗ You are not covered for any other legal representative's costs unless court proceedings have started or a conflict of interest arises.
- ✗ Any legal costs that you pay or agree to pay before the claim is accepted.
- ✗ Where something you do or fail to do prejudices your position or the position of the insurance providers in connection with the legal action.
- ✗ Claims for property protection where the nuisance or trespass started within 180 days of the first purchase of this insurance or the purchase of similar insurance.
- ✗ Claims for employment disputes where the incident occurred within 90 days of the first purchase of this insurance.
- ✗ Claims for contract disputes where the contract was entered into before you first purchased this or similar insurance.
- ✗ Where your claim falls below the Small Claims Court Limit, we will not cover costs that exceed the amount being claimed.



#### Are there any restrictions on cover?

- ! There must be more than a 50% chance of winning the case and achieving a positive outcome. Adviser costs must be proportionate to the benefit of the claim.
- ! Cover is restricted to you and your family members permanently living with you.



#### Where am I covered?

- ✓ Contract Disputes, Personal Injury and Clinical Negligence sections of cover: The United Kingdom and The European Union.
- ✓ All other areas of cover: UK, Channel Islands and the Isle of Man.



#### What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation.
- You must report any claim as soon as possible but within a maximum of 180 days of the date that you become aware of the insured incident.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.



#### When and how do I pay?

- Annually by credit/debit card, cheque, or postal order, or;
- Monthly by Direct Debit

**When does the cover start and end?**

This policy starts from the date you have chosen to add the cover and will run concurrently with your home insurance.

**How do I cancel the contract?**

You can cancel your policy by calling 0345 128 7916 or by writing to Age Co Insurance Services, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

You can cancel the policy at any time. Providing no claims have been made, you will only have to pay for the number of days you were covered.