



LEGAL EXPENSES COVER

(Household)

Cover Limits

The maximum amount payable per claim is £75,000.
The maximum amount payable per period of insurance is £75,000.

Claims

Claims need to be notified to the insurer as soon as possible of any circumstances which may give rise to any claim under the policy.

The insurer will only consider a claim if they consider a case can be won.

Contract Disputes

Provides legal assistance or legal advice for contract disputes including buying or hiring of goods, selling goods, buying or selling your principal home that arises after completion.

Criminal Prosecution Defence

Cover for professional fees against a strict liability criminal prosecution brought against the policyholder where they are subsequently proven to be innocent.

The matter is reported to the insurer within 14 days of the policyholder being made aware of the prosecution.

Employment

Provides cover for professional fees up to **£50,000** for unfair or wrongful dismissal, redundancy or unlawful discrimination by an employer falling within the jurisdiction of an employment tribunal.

Home Rights

Cover for pursuing a civil claim relating to material property owned by you including nuisance or trespass.

Cover for legal assistance for claims arising out of a contract for the sale or purchase of your principal home.

Personal Injury

Cover for death of or bodily injury resulting from the negligence of another person.

Where your claim for the pursuit of personal injury has been accepted and it is reasonable and necessary we will (when supported by medical evidence) provide rehabilitation treatment up to **£5,000**.

Taxation

Cover for Professional fees in any appeal proceedings in respect of a full enquiry by the HMRC into the policyholders PAYE earnings and/or P11D benefits relating to their work as an employee.



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Jury Service

Provides cover for loss of salary or wages up to defined limits should you be required to attend Jury Service.

Maximum of £100 a day or £1,000 in total for any one claim.

Probate

Provides legal assistance to challenge the validity of a will of your parents or grandparents, children, stepchildren or adopted children.

Identity Theft

Provides cover to reimburse the reasonable costs you incur whilst reinstating and correcting any wrongful debt or data recorded against you caused by another party not authorised to act on your behalf stealing and using your identity.

Education

Provides legal assistance when appealing against the decision of your LEA arising from the LEA's failure to follow their published admissions policy, resulting in your child who is permanently living with you, not being allocated a place at one of your nominated schools.

The most paid under this section in respect of any claim(s) is **£5,000**.

Travel Consumer Disputes

Provides cover for pursuing a breach of contract claim arising from a contract entered into by you for the purposes of undertaking a holiday.

Social Media Defamation

Provides cover for the insurer to contact a Social Media website should defamatory comments be made about you on the website and requesting in writing for any such comments to be removed where the identity of the author is known.