

Family Legal Expenses Insurance

Insurance Product Information Document

Company: UK General Insurance Ltd on behalf of Great Lakes Insurance SE

Great Lakes Insurance SE is a German insurance company with its headquarters based at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310101

Product: Family Legal Expenses

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker

What is this type of Insurance?

This is a Family Legal Expenses policy which will cover the costs of Professional Fees arising from any accepted claims during the period of cover, subject to claims limits.



What is Insured?

- ✓ Personal Injury
- ✓ Consumer Disputes
- ✓ Home Rights
- ✓ Taxation
- ✓ Employment
- ✓ Criminal Prosecution Defence
- ✓ Education
- ✓ Probate
- ✓ Jury Service Expenses
- ✓ Identity Theft



What is not Insured?

- ✗ Claims that do not have sufficient prospects of success.
- ✗ Claims where we consider it unlikely there will be a sensible settlement obtained.
- ✗ Claims that arose before the commencement of this insurance.
- ✗ Claims falling within the Small Claims Track limits other than those under 'Consumer Disputes'.



Are there any restrictions on cover?

- ! Maximum claim and aggregate limit of £50,000.
- ! Maximum claim limit of £5,000 in respect of Education claims.
- ! Maximum claim limit of £1,000 in respect of Jury Service claims, subject to a maximum payment of £100 per day excluding the first five days of service.



Where am I covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland and Wales), Channel Islands and Isle of Man.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must pay the premium on time.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must co-operate with us at all times, which may include providing any evidence, documents or information when so requested at your own expense.



When and how do I pay?

- This insurance is provided free of charge with your Be Wiser home insurance policy.



When does the cover start and end?

This policy will run concurrently with your home insurance policy for a maximum of 12 months.

- Cover begins on the start date shown on your schedule.
- Cover will continue until the end date as shown on your schedule.

If your home insurance policy is cancelled all cover under this policy will also end.



How do I cancel the contract?

You can cancel your policy at any time by or by writing to The Manager, Be Wiser Insurance Services Ltd, Barrett House, Savoy Close, Andover, Hants, SP10 2HZ.

Email: admin@bewiser.co.uk

Telephone: 0333 003 3280 (all calls are recorded).

As you have not paid any premium for this policy, no refund will be applicable.