



# Family Legal Expenses Insurance Policy Summary

## Introduction

Some important facts about Qdos Personal Legal Expenses Insurance are summarised below. This summary does not describe all the terms and conditions of the policy. To ensure full understanding of the cover provided by this policy it is recommended that this document is read alongside the policy wording.

## Insurer

This policy has been arranged by Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. Qdos Broker & Underwriting Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting [www.fca.gov.uk/firms/systems-reporting/register](http://www.fca.gov.uk/firms/systems-reporting/register) or by contacting them on 0800 111 6768.

## Type of insurance and cover provided

This legal expenses insurance product offers protection for costs of defence in legal and tax matters as listed below:

| Policy Section  | What is covered   | What is not covered  |
|---|---|--|
| <b>Section 1 – Consumer contract disputes</b>         | Legal costs in dealing with disputes arising out a contract for the purchase or hire of goods or services for private use, or the sale or supply of privately owned goods.  | <ul style="list-style-type: none"> <li>• Claims that do not have reasonable prospects of success</li> <li>• Claims arising from any trade, business, profession or employment of any insured person except as provided for under sections 3 and 5</li> <li>• Claims relating to a motor vehicle owned, driven, used, hired, leased, sold or purchased by an insured person</li> <li>• Claims arising from a deliberate, dishonest, violent or criminal act</li> <li>• Payment of any fines, damages or other penalties an insured person is ordered to pay by a court or other authority</li> <li>• Fees, costs and disbursements are incurred prior to the written acceptance of a claim</li> <li>• Legal expenses incurred before Qdos agrees to pay them on your behalf or where you pursue or defend a case without the agreement of Qdos</li> </ul> |
| <b>Section 2 – Domestic property protection</b>       | Legal cost of dealing with disputes arising from a third party's alleged or actual negligent act or omission, nuisance, trespass or criminal damage relating to your material property. Also covers disputes arising out of an infringement of your legal rights originating from the ownership of your home. |  |
| <b>Section 3 – Employment disputes</b>                | Legal cost of dealing with disputes arising from or relating to an insured person's employment. Cover will also be provided for employment tribunal fees that the insured person is required to pay in order to take claim to tribunal.   |  |
| <b>Section 4 – Professional negligence</b>            | Legal cost of dealing with disputes an insured person may have with solicitors, accountants and surveyors as a result of actual or alleged negligent advice, error or omission.   |  |
| <b>Section 5 – Legal defence</b>                      | Legal cost of dealing with prosecution of an insured person arising from the sale or supply of privately owned goods. Also covers the legal representation costs incurred where civil action is brought against insured person arising from their work as an employee.  |  |
| <b>Section 6 – HM Revenue &amp; Customs enquiries</b> | Accountant's fees in dealing with HMRC where an extensive (full) investigation is opened into an insured person's personal tax affairs.   |  |
| <b>Section 7 – Attendance expenses</b>                | Reimbursement of the actual loss of salary or wages of an insured person for the time taken off work to attend any court or tribunal hearing.   |  |

## Limit of indemnity

---

£50,000 any one claim and in the aggregate for all claims notified during the period of insurance.

## Excess

---

- Sections 1, 2, 4, 5, 6, 7: £90.00 each and every claim
- Section 3: £300 each and every claim

## Cancellation right

---

If You decide that for any reason that this policy does not meet Your insurance needs, then please return it to the insurance broker or agent who provided this policy to You within 14 days from the day of purchase or on the day you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, We will then refund Your premium in full. If You wish to cancel your policy after 14 days You will not be entitled to a refund.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

## Making a claim

---

Claims should be notified to Qdos on the telephone advice line or in writing to:

Claims Department  
Qdos Broker & Underwriting Services Limited  
Windsor House  
Troon Way Business Centre  
Humberstone Lane  
Thurmaston  
Leicestershire  
LE4 9HA

Telephone: 01455 852100  
Email: [claims@qdosunderwriting.com](mailto:claims@qdosunderwriting.com)

## How to make a complaint

---

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a claim You should follow the Complaints Procedure below:

1. Complaints regarding the sale of the policy:  
Please contact Your agent who arranged the Insurance on Your behalf.
2. Complaints regarding claims:  
Please contact in the first instance:

The Nominated Complaints Handler  
Qdos Broker & Underwriting Services Limited  
Windsor House  
Troon Way Business Centre  
Humberstone Lane  
Thurmaston  
Leicestershire

LE4 9HA

Tel: 01455 852050  
Email: [feedback@qdosunderwriting.com](mailto:feedback@qdosunderwriting.com)

If Your complaint in either case cannot be resolved by the end of the next working day it may be referred to the underwriters of this policy UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE at Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ, email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk). Tel: 0345 218 2685

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0300 123 9 123 or 0800 023 4 567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: <http://www.financial-ombudsman.org.uk/>

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

---

## Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Reinsurance (UK) SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

---

## Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

---

## Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

---

## Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all questions and to make sure that all information supplied to us is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of any change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.