

The purpose of this Policy Summary is to help You understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the full Policy Wording for a full description of the terms of the insurance, including the definitions. This Policy Summary does not form part of the Terms and Conditions.

### INSURANCE PROVIDER

This insurance is underwritten by Brit Insurance Ltd – 55 Bishopsgate, London, EC2N 3AS and administered by Abbey Legal Protection a trading division of Abbey Protection Group Limited.

### DURATION OF CONTRACT

The Period of Insurance is for 12 months or as otherwise stated in Your Policy Schedule.

### PREMIUM

The premium payable is as stated in Your Policy Schedule.

### INSURANCE COVER

This is a claims made insurance which covers claims notified within the Period of Insurance. The Insurance indemnifies You for Legal Costs, Professional Costs and Awards of Compensation as shown in the Policy Benefit table below.

### SIGNIFICANT BENEFITS AND EXCLUSIONS

The following table sets out the significant features, benefits, limitations and exclusions of the Abbey Package Legal Expenses Insurance. The Insurance is split into "Sections of Cover".

Significant Features		
<b>Indemnity Limits</b>	<ul style="list-style-type: none"> <li>Sections A,B,C,D,E,F,G,H,I and K £100,000 any one claim.</li> <li>Section J £1,000 any one claim.</li> <li>All £1,000,000 in the aggregate.</li> </ul>	Schedule
<b>Territorial Limits</b>	<ul style="list-style-type: none"> <li>The United Kingdom of Great Britain and Northern Ireland</li> </ul>	Schedule
<b>Excess</b>	<ul style="list-style-type: none"> <li>Section D – Aspect Enquiry Claims - £1000.</li> <li>All other Sections – Nil.</li> </ul>	Schedule
<b>Increased Excess</b> (For use of own Appointed Representative)	<ul style="list-style-type: none"> <li>Sections A,B,E,F,G,H,I and K - £1,000.</li> <li>Sections C, D and J – Not Applicable.</li> </ul>	Schedule

Policy Benefit	Policy Exclusions	Policy Reference
<p><b>Section A. Contract Disputes</b></p> <p>Disputes with suppliers and customers concerning a contract for the sale, or supply of goods or services, provided:</p> <ul style="list-style-type: none"> <li>• The amount in dispute exceeds £1,000 (or as otherwise agreed)</li> <li>• If the dispute relates to monies owed to You, You notify the designated debt collection service within 30 days and agree to instruct them on a no win no fee basis</li> <li>• Legal Expenses incurred in the pursuit of any claim or legal proceedings shall be limited to 75% of the amount in dispute</li> <li>• If the dispute relates to a construction contract the work is carried out to Your property and the work is incidental to Your normal business activity</li> </ul>	<ul style="list-style-type: none"> <li>• Contracts where the rights or liabilities are incurred through an agent</li> <li>• Employment contracts except the pursuit of an employee or ex-employee who has breached the terms of a restrictive covenant</li> <li>• Contracts governed by the Consumer Credit Act 1974</li> <li>• Contracts for the use of Your property</li> </ul>	Section A
<p><b>Section B. Criminal Prosecution Defence</b></p> <p>Defence of criminal prosecutions and appeals against Improvement Notices under the Health and Safety at Work Act or the Food Safety Act.</p>	<ul style="list-style-type: none"> <li>• Arising from HMRC Investigations.</li> <li>• Allegations of offences against the person or dishonesty.</li> <li>• Allegations of speeding or driving whilst under the influence of alcohol or drugs or allegations of non endorseable road traffic offences.</li> </ul>	Section B
<p><b>Section C. Employment Disputes</b></p> <p>Defence of disputes with prospective employees, employees or ex-employees concerning their contract of employment, or any employment related legislation and indemnity for awards of compensation, all providing You have followed the advice of the Legal Advice Line:</p> <ul style="list-style-type: none"> <li>• Prior to carrying out a disciplinary procedure.</li> <li>• Prior to dismissal of an employee.</li> <li>• Prior to instituting a redundancy programme and prior to making an employee redundant.</li> <li>• Prior to notifying an employee of their intended retirement date or retiring an employee.</li> <li>• Upon notification of a grievance.</li> <li>• Upon notification of a complaint of discrimination.</li> <li>• Before any adverse variation of the terms and conditions of employment (including hours, time, place of work or deduction or reduction in wages).</li> <li>• Immediately an employee walks out.</li> <li>• Upon receipt of an appeal by an employee of a disciplinary or grievance decision.</li> </ul>		Section C

<p><b>Section D. Tax Protection</b></p> <p>Expert representation for Your business in the event of either an in-depth tax or an Aspect investigation, a VAT tribunal, or an Employer Compliance dispute.</p>	<ul style="list-style-type: none"> <li>• Technical or routine treatment matters.</li> <li>• Defence of a criminal prosecution.</li> <li>• Taxation proceedings arising out of negligent misstatements or omissions by You or a lack of reasonable care in keeping You business books and record.</li> <li>• Investigations solely into earlier accounts or records.</li> <li>• Where Corporation Tax and Income Tax Self Assessment Returns are submitted outside statutory time limits.</li> <li>• Preparation or correction of a Self Assessment return.</li> <li>• Investigations by the Special Civil Investigations or Criminal Investigations Office of HMRC.</li> <li>• Disputes concerning Working Families Tax Credit, National Minimum Wage, IR35 legislation.</li> <li>• Where the Anti Avoidance Intelligence Unit of HMRC are involved.</li> </ul>	<p>Section D</p>
<p><b>Section E. Property Disputes</b></p> <p>Pursuit or defence of disputes over:</p> <ul style="list-style-type: none"> <li>• Possession of Your property;</li> <li>• The terms of Your tenancy agreement;</li> <li>• Alleged negligence damage or nuisance to Your property.</li> </ul>	<ul style="list-style-type: none"> <li>• Payment of rent tax or service charges.</li> <li>• Planning or building regulations.</li> <li>• Renewal of Your tenancy agreement.</li> <li>• A contract relating to Your property (other than a tenancy agreement).</li> </ul>	<p>Section E</p>
<p><b>Section F. Data Protection</b></p> <p>Defence of claims arising out of an application or appeal under the Data Protection Act and payment of compensation awards made against You under the Act.</p>		<p>Section F</p>
<p><b>Section G. Statutory Licence</b></p> <p>An appeal against the suspension, revocation, imposed alteration of, or refusal to renew a Statutory Licence</p>	<ul style="list-style-type: none"> <li>• Disciplinary or internal hearings by authorities regulating you</li> <li>• Where alteration or refusal to renew follows an Act of Parliament</li> <li>• Costs incurred to comply with an order</li> <li>• Driving Licences</li> </ul>	
<p><b>Section H. Personal Injury</b></p> <p>Pursuit of claims for compensation following a personal injury.</p>		<p>Section H</p>
<p><b>Section I. Wrongful Arrest Defence</b></p> <p>Defence of claims alleging wrongful arrest or malicious prosecution.</p>	<ul style="list-style-type: none"> <li>• Allegations made by employees or ex employees.</li> </ul>	<p>Section I</p>
<p><b>Section J. Jury Service Allowance</b></p> <p>To pay the amount You are liable to pay employees when they attend on jury service.</p>	<ul style="list-style-type: none"> <li>• Limited to £100 a day and £1,000 any one claim.</li> </ul>	<p>Section J</p>

<p><b>Section K. Pension Trustee Defence</b></p> <p>Defending claims against You in Your capacity as a trustee of a pension fund for the benefit of Your employees.</p>		<p>Section K</p>
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**ADVICE**

**Policy holders will have unlimited free access to the Legal Line for specialist UK advice covering:**

- Commercial Law • Employment Law • Scottish Law • Health and Safety • Taxation • VAT Enquiries • Statutory Licence

**Policy holders will have access to free telephone stress counselling.**

**CLAIMS HANDLING AND CLAIMS NOTIFICATION**

All claims under Sections of Covers C and D will be handled by one of Abbey Legal Protection's panel of solicitors or consultants. Under all other Sections of Cover where recourse is necessary to a lawyer and proceedings are issued You are free to choose Your own representative subject to any Increased Excess.

Initial notification of a claim must be made immediately by writing to the **Claims Department at Abbey Legal Protection, Minorities House, 2-5 Minorities, London, EC3N 1BJ.**

**YOUR RIGHT TO CANCEL**

In order to cancel this policy, you must also cancel the policy to which it attaches. To do this You should contact Indemnity Risk Solutions LLP, 6 Minorities, London, EC3N 1BJ.

**YOUR RIGHT TO COMPLAIN**

If You are not satisfied with any aspect of our service or the insurance provided, You should contact us by writing to:

***The Customer Services Manager, Abbey Legal Protection, Minorities House, 2-5 Minorities, London, EC3N 1BJ.***

We will do our best to resolve Your complaint but, if You are still not satisfied, and You have a turnover or income of less than £1m a year, You can refer Your complaint to the Financial Ombudsman who may be able to review Your case:

***The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.***

**YOUR RIGHT TO COMPENSATION**

If You have a turnover or income of less than £1m a year, You may be eligible for compensation from the Financial Services Compensation Scheme, should the Insurer not be able to meet their obligations.

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