

Summary of Cover

LEGAL EXPENSES - PROPERTY DISPUTES

keyfacts

Some important facts about **your** Legal Expenses – Property Disputes policy are summarised below. This summary does not describe all the terms and conditions of **your** policy, so please take time to read the policy document to make sure **you** understand the cover it provides.

The insurance cover summarised in this document is provided by Inter Partner Assistance S.A., and administered on their behalf by Arc Legal Assistance Ltd.

This Legal Expenses provides cover for property owners and is valid for the period specified in the insurance certificate and applies to the insured property.

SIGNIFICANT FEATURES AND BENEFITS

	Policy section
<i>Property Disputes</i>	1
Proceedings for nuisance or trespass against the person or organisation infringing your legal rights in relation to the insured property .	
<i>Criminal Prosecutions</i>	2
Criminal prosecutions brought against you in relation to the insured property under the Gas, Electric or Soft Furnishings Regulations.	
<i>Identity Theft</i>	3
Legal costs to defend proceedings , reverse incorrect judgments and challenge consumer credit ratings resulting from identity fraud .	
Legal advice service available 24/7.	
Legal Costs: Up to £25,000 of advisers' costs per claim.	All

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

	Policy section
<i>Property Disputes</i>	1
The nuisance or trespass must have commenced at least 180 days after you first purchased this insurance. There is no cover under this section arising from a dispute relating to a tenancy agreement or any other lease or licence to occupy property or land.	
<i>Criminal Prosecutions</i>	2
You must take all reasonable steps to comply with the Regulations and keep evidence of compliance.	
<i>Identity Theft</i>	3
Cover is only available if you deny having entered into the contract and alleges that he has been the victim of identity fraud .	
This insurance covers the legal costs incurred by our panel solicitors or our agents appointed by us to act for you . You are not covered for any other legal representatives' costs unless court proceedings are started.	All

CANCELLATION RIGHTS (COOLING OFF PERIOD)

You may cancel this insurance, if it does not meet **your** needs, at any time by writing to and providing fourteen days written notice to Discount Insurance. Cancellation of **your** policy within 14 days, from inception, is therefore subject to a full refund. After these 14 days, cancellation of **your** insurance policy will be subject to the normal terms and conditions of the policy; however, there is no refund of premium allowable.

TO MAKE A CLAIM

As soon as **you** have a legal problem that **you** may require assistance with under this insurance, **you** should telephone the legal advice line on 0844 770 1079.

COMPLAINTS

If **you** are unhappy with the service that has been provided, **you** should contact **us** at the address below. If **you** cannot settle **your** complaint with **us**, **you** should refer **your** complaint to the Financial Ombudsman Service. For full details of **our** complaints procedure and how to contact the Financial Ombudsman Service please see **our** policy document.

Our contact details are:

Arc Legal Assistance
PO Box 8921
Colchester
CO4 5YD
Tel 0844 770 9000
Email enquiries@arclegal.co.uk

COMPENSATION

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** or Inter Partner Assistance are unable to meet **our** obligations. **Your** entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/>.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

AXA Assistance and Home and Travel Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. Under the scheme:

- Compulsory insurance is covered in full
- Non compulsory insurance is protected in full for the first £2,000 and 90% of any amount above the threshold.

You may contact the FSCS on 0800 678 1100 or full information are available at www.fscs.org.uk

This policy is underwritten by **Inter Partner Assistance S.A.**, a wholly owned subsidiary of **AXA Assistance**, part of the **AXA GROUP**

IMPORTANT - This document provides a summary of the policy only, and does not contain the full terms and conditions of the cover provided. These can be found in the policy wording, which is available on request. It is important that you read all of your policy documents carefully when you receive them, and contact Discount Insurance immediately, if you are unclear about the level of cover provided.

For further details about this cover, please contact the Quoteline on **0208 847 8000** or Freephone **0800 294 4522**.

Alternatively you can buy online at **www.discountinsurance.co.uk**