

Summary of Cover

COMMERCIAL LEGAL EXPENSES INSURANCE

Commercial Legal Expenses insurance for Commercial Property Owners

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided for your Commercial Legal Expenses Insurance policy underwritten by Arc Legal Assistance. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document. A copy of the policy wording is available on request.

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INTRODUCTION

Some important facts about your Commercial Legal Expenses Insurance 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 AmTrust Europe Limited, and administered on their behalf by Arc Legal Assistance Ltd.

Your legal expenses cover is valid for the same duration as the commercial insurance cover with which it is provided.

Your legal expenses cover applies to your business as described in your commercial insurance policy schedule, and directors, officers and employees of that business where they are acting in that capacity.

SIGNIFICANT FEATURES AND BENEFITS

Significant features and benefits	Significant exclusions or limitations	Policy section
Legal and Accountancy costs of up to £50,000 per claim are covered, up to a maximum of £500,000 in any one period of insurance.	This insurance covers the legal costs incurred by our panel solicitors. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.	All
	<p>It is a key condition of this insurance that there must be prospects of success in taking legal action before a claim for legal costs will be accepted.</p> <p>For full details of policy exclusions please refer to the policy wording.</p> <p>In summary there is no cover for:</p> <ul style="list-style-type: none"> • Claims which arise, or where proceedings are brought outside of the territorial limits contained in the policy • Costs incurred without our prior consent • Claims involving prosecutions which allege dishonesty or intentional violence. <p>There is an excess of £250 in respect of all claims under the debt recovery section of cover and an excess of £200 in respect of all claims under the Tax Disputes (aspect enquiries only) section of cover.</p>	

Business Legal & Tax Advice Service.

Employment Manual.

Legal costs to: Defend your rights in disputes with employees over employment matters. Cover extends to include the cost of awards made against you.	To be covered you must contact us on the helpline number to obtain our authorisation before dismissing an employee or making any significant changes to their employment terms.	Employment Disputes and Compensation Awards
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Legal costs to: Defend your, or your employees' legal rights following a criminal prosecution relating to your business, and to fund an appeal against Health and Safety Enforcement Notices served on your business.	There is no cover for motoring prosecutions, or prosecutions relating to deliberate discrimination.	Prosecution Defence for Employers and Employees
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Legal costs to: Pursue or defend a dispute with a customer or supplier over a contract to supply goods or services.	Claims will only be covered where the amount in dispute is at least £250 but no more than £5,000.	Contract
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Legal costs: Incurred in order to recover money due from a contract for the sale or supply of good or services.	Claims will only be covered where the amount in dispute is at least £250 but no more than £10,000.	Debt Recovery
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Legal costs to: Pursue a claim against a party causing physical damage to your property.	There is no cover for disputes relating to lease or licence matters.	Property Damage
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Legal costs: Incurred by you in proceedings for nuisance or trespass against a person or organisation infringing your legal rights in relation to your business property.	There is no cover for disputes relating to a tenancy agreement or any other lease or licence to occupy property or land.	Property Infringement
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Accountancy fees to deal with NIC Disputes, Business Full Enquiries, PAYE Disputes and VAT Disputes.	There is no cover for any claim where you have failed to maintain or submit accurate, truthful or up to date records.	Tax Disputes
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Legal costs to: Write to the provider or author of a social media website in order to remove defamatory comments made about you.		Social Media Defamation
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COMPLAINTS PROCEDURE

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 may be entitled to refer it 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 Ltd
PO Box 8921
Colchester
CO4 5YD

Tel 01206 615000

Email customerservice@arclegal.co.uk

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we are unable to meet our obligations under this policy.

If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this policy. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website: www.fscs.org.uk.

LAW APPLICABLE TO THE CONTRACT

UK law allows both you and us to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as will be shown in the schedule. If there is any dispute as to which law applies it shall be English law.

CLAIMS

You may contact us on the following number 0208 587 1071
Out of hours Claims Assistance - 0845 070 9500
Full details of the claims conditions can be found in the policy wording.

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 **0344 770 1040** and quote "**Discount Insurance Commercial**". If you do not notify us within 180 days of becoming aware of a potential claim you will not be covered.

For further details about this cover, please refer to **your** agent, or contact the Quoteline on **0208 847 8000** giving agent name and/or number

Discount Insurance | The Business Exchange, 26/28 Hammersmith Grove, London W6 7BA | Tel: 0208 847 8000 Web: www.discountinsurance.co.uk
Discount Insurance is a trading style of Home and Travel Ltd which are registered in England and Wales Reg No. 7270270 and are authorised and regulated by the Financial Conduct Authority 533383. The registered office is 28 Ridgeway Road, Isleworth, Middlesex, TW7 5LA.

Underwritten by AmTrust Europe Limited registered in England and Wales at Market Square House, St James's Street, Nottingham, NG1 6FG, 1229676 registration number. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.