

Safe & Sure Household and Park Home Family Legal Protection

Safe & Sure Household and Park Home Family Legal Protection arranged by LawShield UK Ltd with UK General a trading name of UK Underwriting Limited on behalf of:

Ageas Insurance Limited. Registered in England No354568 Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

LawShield UK Limited, UK Underwriting Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Signed for and on behalf of the Underwriters:



GOVERNING LAW

Unless agreed otherwise the Laws of England will apply to this policy.

DEFINITIONS

Throughout this policy there are special words shown in bold type. Wherever **we** use these words they will always have the following meanings:-

Arbitration limit – Where the sum in issue in the claim is less than £5,000.

Home – the property **you** permanently live in, **your** park, static caravan, and any garages and other outbuildings (hedgerows and shrubs are not covered).

Family member – **partner**, children, parents, parents-in-law or domestic employee who permanently lives at the address shown in the schedule.

Insured events - Personal Injury Cover, Employment Contract Cover, Contract Disputes Cover, Identity Fraud Cover, Work Legal Defence Cover, Property Protection Cover, Tax Protection Cover or Jury Service Cover.

Legal costs and expenses - fees, costs and disbursements reasonably incurred by **us**, a **solicitor**, or other appropriately qualified person appointed to act for **you** with **our** consent chargeable on the standard basis as defined by the CPR (Civil Procedure Rules) and would be limited to £125.00 per hour **solicitors** time, and £12.50 for each letter sent out. Also covered are the costs of any civil proceedings incurred by an opponent for which **you** may be liable by order of a court or by agreement with **our** prior consent.

Limit of indemnity - £50,000 is the maximum sum payable by the **underwriters** for all **insured events** which are related in time or by cause after aggregation of the **legal costs and expenses** of **you** or **your family members** and any opponents insofar as **you** are liable to pay them; the **limit of indemnity** under Section 2 - Employment Contract Cover is £10,000; the **limit of indemnity** under Section 4 - Identity Fraud is £25,000; the **limit of indemnity** under Section 8 - Jury Service is £1,000.

Period of insurance - this is the length of time covered by this insurance and any extra period which **we** accept **your premium** for.

Partner - someone **you** are married to or live with as if **you** are married.

Premium - as agreed by **us** and the issuing intermediary.

Reasonable prospects of success - means in civil and criminal cases, where **you** or a **family member** has greater than a 50% chance of successfully pursuing or defending the claim. If **you** or a **family member** is seeking damages or compensation, there must also be a greater than 50% chance of enforcing any judgment that might be obtained.

In criminal cases where **you** or a **family member** pleads guilty, **reasonable prospects of success** means there is greater than a 50% chance of successfully mitigating the sentence or fine.

In tax claims **reasonable prospects of success** means any dispute or appeal where **you** or a **family member** has greater than a 50% chance of being successful.

In all claims involving an appeal, **reasonable prospects of success** means **you** or a **family member** has a greater than 50% chance of being successful.

Small Claims Court - means a court in England & Wales that hears a claim falling under the small claims track in the County Court as defined by section 26.6 (1) of the Civil Procedure Rules 1999.

Solicitor - the **solicitor**, firm of **solicitors** or other appropriately qualified person, firm or company appointed to act for **you**.

Territorial limit - for claims made under Contract Disputes Cover and Personal Injury Cover, the United Kingdom, Channel Islands, Isle of Man and countries in the European Union. For all other **insured events**, the United Kingdom, Channel Islands and the Isle of Man.

Underwriters - UK Underwriting Limited on behalf of Ageas Insurance Limited.

We, us, our - LawShield UK Ltd.

You/Your - The person named in the schedule and his or her **family members**.

COVER

Section 1 - Personal Injury Cover

What is covered

We will pay the **legal costs and expenses** in the pursuit of legal proceedings to recover damages or compensation following any event causing death or bodily injury to **you**. The most **we** will pay for any one claim in this section is £50,000.

We will provide this cover as long as:

- a. The accident happened within the **period of insurance** and the **territorial limits**; and
- b. **You** have **reasonable prospects of success** in recovering damages at all times.

What is not covered

- a. Any claim relating to **you** driving a motor vehicle.
- b. Any claim to do with stress, emotional or psychological injury, illness or symptoms, (this does not apply if the stress, emotional or psychological injury, illness or symptoms are caused by **your** death or bodily injury).
- c. Any claim related to any illness, injury or condition arising as a result of alleged clinical or medical negligence regardless of whether the allegation can be proven or not.

Section 2 - Employment Contract Cover

What is covered

We will pay the **legal costs and expenses** in taking legal action against **your** employer at an employment tribunal in a dispute following a breach of **your** contract for **your** full-time employment or permanent part-time employment. The most **we** will pay for all claims arising from one event is £10,000.

We will provide this cover as long as:

- a. In respect of any claim falling under the jurisdiction of an employment tribunal **you** or a **family member** agrees to use the **solicitor** nominated by **us**.
- b. An employment dispute is deemed to have occurred once all the internal disciplinary and grievance procedures under the Employment Act 2002 (Dispute Resolution) Regulations 2004 have been or ought to have been concluded.
- c. **You** entered into the contract within the **territorial limit**.
- d. The dispute started within the **period of insurance**.
- e. **You** have **reasonable prospects** of recovering damages or compensation at all times.

What is not covered

- a. Defending any claim arising from or relating to **you** or a **family member's** business, profession or venture for gain.
- b. Any dispute where **you** were given a verbal or written warning in the six months leading up to the date the **period of insurance** started (this does not apply if **you** had the same cover under another policy up to the date **your** policy started).
- c. Any dispute over redundancy.
- d. Anything to do with sub-contracting or a contract for services if **you** are self-employed.
- e. Any costs or expenses that **you** incur in relation to any, disciplinary, grievance or investigation to do with **your** contract of employment.
- f. Any costs or expenses **you** incur in relation to any compromise agreement to do with **your** contract of employment.
- g. Any legal action against **your** employer that is not dealt with by an employment tribunal.
- h. Any dispute which is only to do with stress, emotional or psychological injury, illness or symptoms.
- i. The first £250 of any claim.

Section 3 - Contract Disputes Cover

What is covered

We will pay the **legal costs and expenses** in taking or defending legal action against **your** opponent in a dispute following a breach of contract **you** have for:

- a. Buying selling or renting goods or services.
- b. Buying or selling **your** permanent home.
- c. Buying, selling, renting or insuring a motor vehicle or its spare parts or accessories or
- d. Servicing, repairing or testing a motor vehicle.

We will provide this cover as long as:

- a. The dispute started within the **period of Insurance**
- b. Any legal action is brought within the **territorial limit**; and
- c. **You** have **reasonable prospects of success** in recovering damages.

The most **we** will pay for all claims arising from one event is £50,000.

What is not covered

- a. Any dispute which starts within 3 months of the **period of insurance** start date, unless the claim is to do with a contract **you** entered into after the start of this policy.
- b. Disputes for amounts less than:
 - i. £1,000 if it is to do with buying or selling a motor vehicle; or
 - ii. £100 if it is about something else.
- c. Anything to do with a contract in connection with **your** business activities.
- d. A dispute over the amount of money due under an insurance policy.
- e. Any dispute with a local authority, public authority or any government department.

Section 4 - Identity Fraud Cover

What is covered

If **you** become aware of and can prove identity fraud, **we** agree to pay up to £25,000 for the following expenses:

- a. **We** will pay the reasonable **legal costs and expenses you** pay or agree to pay to defend a claim wrongly made against **you** as a result of the identity fraud.
- b. **We** will pay the costs of setting aside (cancelling) criminal or civil judgments wrongly entered against **you** as a result of identity fraud.
- c. **We** will pay the communication costs **you** have to pay when **you** report an identity theft to, or have correspondence with the police, credit-reference agencies, financial services providers or debt-collection agencies.
- d. **We** will pay the **legal costs and expenses** associated with signing statutory declarations and other documents needed to restore **your** credit rating after an identity fraud against **you**.
- e. **We** will pay reasonable **legal costs and expenses** that **you** have to pay to defend proceedings brought against **you** by credit-reference agencies or similar.
- f. **We** will pay **your** loss of earnings (after deduction of tax and national insurance and so on) as a result of time away from work to see the police, financial institutions and credit agencies associated with **your** attempt to sort out **your** credit rating.
- g. **We** will pay the fees associated with reapplying for a loan which has been rejected as a result of an identity fraud against **you**.
- h. **We** will give **you** access to a confidential help line, if **you** believe **you** have been the victim of identity fraud.

Limits

- a. **We** will not pay more than £25,000 for all claims under this cover arising in a year.
- b. **We** must be told about and approve in writing all legal costs before **you** pay or agree to pay them.
- c. **We** will only cover loss of earnings for a period of up to four weeks to a maximum of £2,000.
- d. If **your** identity is used illegally abroad, or the identity theft takes place when **you** are abroad, **we** will limit **our** help to providing advice only (through the legal helpline).
- e. **We** will not provide the cover if the identity fraud is committed by someone at **your home**.

Conditions

You must pay the first £50 of any claim **you** make under this section.

We will only provide cover if the **legal costs and expenses** and incident giving rise to **your** claim is covered by a court in the **territorial limits**.

If **you** are awarded costs, **you** must use these to repay the amount **we** have paid out for **you** in connection with the proceedings. However, **we** will pay all **legal costs and expenses** (up to the limit of this section) when **you** receive no costs or compensation. If the **legal costs and expenses** are greater than the amount **you** are awarded for those costs and expenses, **we** will pay the extra amount (up to the limit under this section).

What is not covered

We will not pay **legal costs and expenses** for legal proceedings in the following circumstances:

- a. If **we** consider **you** will not get a reasonable settlement or if any expected settlement is small compared to the time and expense involved.
- b. If **we** have not agreed to the **legal costs and expenses**.
- c. If **we** are not told about the claim within 90 days of **you** becoming aware of identity fraud or attempted identity fraud.
- d. Claims related to fines and penalties awarded against **you** by a criminal court.
- e. Claims involving disputes with **us** or **our** agents.

We will not pay for the following:

- a. Claims caused by, contributed to or arising from:
 - i. A contract **you** have entered into or in connection with any business, trade or profession.
 - ii. A criminal deliberate act by **you**; or
 - iii. Libel or slander.
- b. **Legal costs and expenses** if **you** withdraw from legal proceedings without **our** consent.
- c. **Legal costs and expenses** which are covered under a more specific insurance or if a claim has been refused by another insurance company.
- d. The first £50 of any claim.

Section 5 - Work Legal Defence

What is covered

We will defend **your** legal rights if an event arising from **your** work as an employee leads to:

- a. **You** being prosecuted in a court of criminal jurisdiction; or
- b. Civil action being taken against **you** under legislation for unlawful discrimination on the grounds of sex, race, disability, religious belief or political opinion; or
- c. Civil action being taken against **you** under Section 13 of the Data Protection Act 1998.

We will defend **your** legal rights if an event leads to **your** prosecution for an offence connected with the use or driving of a motor vehicle.

What is not covered

We do not cover any claim relating to the following:

- a. Parking Offences.
- b. Driving without insurance
- c. Drink Driving

Section 6 - Property Protection

What is covered

We will negotiate for **your** legal rights in a civil action relating to material property (including **your** home/or **your** secondary home) which is owned by **you** or for which **you** are responsible following:

- a. Any event which causes or could cause physical damage to such material property, provided that the amount in dispute is more than £100; or
- b. Any nuisance or trespass provided that **you** are responsible for the first £25 of any claim.

What is not covered

Any claim relating to the following:

- a. A contract entered into by **you**.
- b. Any building or land other than **your** home and/or secondary home.
- c. Someone legally taking **your** home and/or secondary home from **you**, whether **you** are offered money or not, or restrictions or controls placed on **your** home and/or secondary home by any government or public or local authority unless the claim is for accidental physical damage.
- d. Work done by any government or public or local authority unless the claim is for accidental physical damage.
- e. Mining subsidence.

Section 7 - Tax Protection Cover

What is covered

We will, in the event of a full enquiry into **your** personal tax affairs, negotiate for and represent **you** in any appeal proceedings.

What is not covered

We will not cover:

- a. The tax affairs of any company or to any claim if **you** are self employed a sole trader or in business partnership.
- b. Any investigation by the Special Compliance Unit.
- c. An investigation under the Civil Investigation of Fraud Procedure.
- d. The submission of returns or accounts where HM Revenue & Customs levy a penalty or claim for interest or which contain negligent misstatements.
- e. A tax avoidance scheme.
- f. A business or venture for gain of **you** or a **family member**.

Section 8 - Jury Service

What is covered

We will pay **your** salary arising out of **you** or a **family member** being absent from work to attend for Jury Service for each half or whole day of such attendance. The amount **we** will pay shall not exceed £100 per day or part thereof less whatever is recoverable from the court subject to a maximum of £1000.

What is not covered

We will not pay the salary or wages if they are recoverable from the court or **your** employer.

SPECIAL EXCLUSIONS

In addition to the exclusions in each cover section, the following special exclusions apply to **your** policy.

We will not pay **legal costs and expenses** for legal proceedings in the following circumstances:

- a. If **we** consider that **you** will not get a reasonable settlement or if any expected settlement is small compared to the time and expense involved.
- b. If **we** have not agreed to the **legal costs and expenses**.
- c. An allegation against **you** or a **family member** involving:
 - i. Assault violence or dishonesty
 - ii. Malicious falsehood
 - iii. The manufacture, dealing or use of alcohol, illegal drugs, indecent or obscene materials
 - iv. Illegal Immigration
 - v. offences under Part 7 of the Proceeds of Crime Act 2002 (money laundering offences)
- d. Claims which related to fines, penalties or compensation awarded against **you** or a **family member**.
- e. If **we** are not told about the claim within 180 days of the event which caused it.
- f. Claims caused by, contributed to or arising from:
 - i. An ionising radiations or contamination by radioactivity from an irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - ii. the radioactive toxic explosive or other hazardous properties of any nuclear assembly or nuclear component thereof;
 - iii. riot, civil commotion, war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government.

- g. Claims where **you** hold cover under any another policy to the extent that **we** are, or would, but for this policy be, by the terms of such other policy, liable to indemnify **you** in respect of the **insured event**.
- h. Claims arising from an **insured event** that occurs in **territorial limits** under the jurisdiction of any court other than the courts in **territorial limits** save that **we** will be responsible for reasonable costs incurred with **our** prior approval in enforcing or attempting to enforce a judgment obtained from a court within **territorial limits** against a defendant resident elsewhere.
- i. For intentional self-injury suicide or attempted suicide, flying as a pilot.
- j. Whilst **you** are competing in a professional sport.
- k. Any actual or alleged act, omission or dispute occurring prior to, or existing at the inception of this policy, which **you** or a **family member** knew or ought reasonably to have known could give rise to a claim.
- l. A dispute with another **family member**.
- m. A judicial review.
- n. Patents, copyrights, trade marks, passing off, trade or service marks, registered designs, secrecy and confidential information.
- o. Defamation.

We will not pay for the following.

- a. **Legal costs and expenses** if **you** withdraw from legal proceedings without **our** agreement.
- b. **Legal costs and expenses** which are covered under a more specific insurance or if a claim has been refused by another insurance company.
- c. **Legal costs and expenses** where costs have already been recovered by the **solicitor**.

CANCELLATION

We hope **you** are happy with the cover this policy provides. However, if after reading this certificate, this insurance does not meet with **your** requirements, please return it **us** within 14 days of receipt and **we** will refund **your** premium. Thereafter **you** may cancel the insurance cover at any time by writing to **us** however no refund of **premium** will be payable. The **underwriter** shall not be bound to accept renewal of any insurance cover and may at any time cancel any insurance document by sending 14 days notice to **you** at **your** last known address. Provided the **premium** has been paid in full then **you** shall be entitled to a proportionate rebate of **premium** in respect of the unexpired period showing on the insurance should the **underwriter** cancel **your** policy.

CLAIMS PROCEDURE

Making a claim

You must advise **us** of **your** claim in writing as soon as **you** become aware of **your** need to claim under the policy.

Please telephone **us** during office hours on 0800 731 3942.

We shall take preliminary details from **you** and if **we** consider emergency steps are required **we** will provide **you** with the necessary advice.

You will need to complete a written claim form in order that **we** can ensure **your** claim is given full consideration and so **we** can advise as to whether **you** have cover under the policy.

This form will be dispatched to **you** immediately and should be returned to:

The Claims Department
 LawShield UK Limited
 LawShield House
 850 Ibis Court
 Lakeside Drive
 Centre Park
 Warrington
 WA1 1RL

Phone: 0800 731 3942
Fax: 0845 077 0806

If **you** instruct a **solicitor** or accountant prior to contacting **us** their costs will not be covered under this policy.

UK Underwriting Ltd are an agent of Ageas Insurance Limited and in the matters of a claim act on their behalf.

CLAIMS SETTLEMENT

We will settle all claims for **legal costs and expenses** under the terms of this policy within 30 days provided the claims submitted comply with the terms and conditions of this policy. **You** should not send **us** any documents until **we** ask for them.

If **we** decide that a reasonable settlement is unlikely, or **your** interest would be better served by another course of action, **we** will let **you** know.

We will not pay for any **legal costs and expenses** until **we** have accepted the claim in writing.

PROSPECTS OF SUCCESS

If at any stage **we** decide that the prospects of success are not sufficient and/or an alternative course of action is appropriate and/or under the terms and conditions of the policy the claim is not admissible, then **we** will inform **you** in writing of **our** decision and the reason behind that decision. Having informed **you** of this, and subject to the policy conditions, **we** will not be bound to pay any **legal costs and expenses** and may discontinue indemnity.

REPRESENTATION

1. **We** can take over, and carry out in **your** name action to take or defend any claims.
2. **We** will have complete control over how legal proceedings are carried out. Pre-issue of legal proceedings, a **solicitor** from **our** panel will be appointed. **We** will appoint **solicitors** to act on **your** behalf to prosecute, defend or settle any claim accepted under the terms of this policy.
3. Should legal proceedings need to be issued, **you** do not have to accept the **solicitor** **we** have chosen. If **you** cannot agree a suitable **solicitor** with **us**, **you** can refer **your** choice of **solicitor** to arbitration in line with the conditions of this policy. **You** must let **us** know in writing about the full name and address of a **solicitor** who **you** want to act for **you**. If there is a dispute about the choice of **solicitor**, **we** will choose one whilst arbitration takes place. If **we** are insuring two or more people for one claim, **you** may choose **solicitors** and send their name and address to **us** before **we** agree to pay any **legal costs and expenses**.
4. In choosing **your** **solicitor**, **you** must try and keep the cost of any legal proceedings as low as possible.
5. Before **we** accept **your** choice of a **solicitor**, or if **you** fail to choose a **solicitor**, **we** will be entitled to instruct a **solicitor** on **your** behalf.
6. If the amount the claim relates to is not more than the **arbitration limit**, **we** will provide help and advice. **We** will decide whether to represent **you** at a court or tribunal. **We** may also try to negotiate a settlement or take advantage of other methods of dealing with the situation.

SPECIFIC CONDITIONS

1. When a claim or possible claim happens, **you** must tell **us** in writing as soon as possible.
2. **You** must give **us** any information and evidence **we** need (**You** will have to pay any costs involved in this). **You** must not do anything to affect **your** case.
3. **You** must tell **us** about any other legal expense insurance, which **you** have to cover the same loss.
4. **We** will have complete control over the legal proceedings. **We** will not have to keep to any promise **you** have given without **our** approval.
5. If **you** do not accept any **solicitor** **we** appoint, **we** will ask the Law Society to name another **solicitor** who **we** both agree to. During this time, **we** may appoint a **solicitor** to act on **your** behalf, to protect **your** interests.

6. **We** will, with **your** prior consent, make **our** own investigation into the case, and may, subject to **your** final approval (such prior consent or final approval not to be unreasonably withheld), attempt to reach a settlement.
7. Where the uninsured loss does not exceed the current level of the **Small Claims Court** and is not in respect of a claim for damages for personal injury **we** may investigate the circumstances of the claim and attempt to obtain settlement with **your** prior consent (such prior consent not to be unreasonably withheld). **We** shall not be liable to provide representation on **your** behalf at any court proceedings where the amount involved in respect of the uninsured loss does not exceed the current level of the **Small Claims Court**.
Notwithstanding the above, **we** reserve the right to provide representation in the **Small Claims Court** if **we** consider that it is appropriate in all the circumstances of the case for there to be such representation.
8. **We** shall have direct access to the **solicitor** at all times and **you** shall co-operate fully with **us** in all respects and shall keep **us** fully and continually informed of all material developments in the legal representation of proceedings. At **our** request **you** shall instruct the **solicitor** to produce to **us** any documents, information or advice in their possession and further shall give them such other instructions in relation to the conduct of their claim as **we** may require.
9. **Our** written consent must be obtained prior to:
 - a. The instruction of Counsel to appear before a court (or tribunal) before which a **solicitor** has a right of audience;
 - b. The instruction of Queen's Counsel;
 - c. The incurring of unusual experts fees or unusual disbursements;
 - d. The making of an Appeal;
10. **Legal costs and expenses** payable are to be in no way affected by any agreement undertaking or promise made or given by **you** to the **solicitor**, witness expert or any **claims adjuster**.
11. **You** must co-operate fully with **us**, **claims adjuster** or **solicitor**.
12. **You** or the **solicitor** shall inform **us** immediately in writing of any offer or payment into court made with a view to settling the claim and no agreement is to be made to settle on the basis of both sides paying their own costs without **our** prior approval.
13. If any offer or payment into court is not accepted by **you**, but the amount thereof is equal to or in excess of the total damage eventually recovered, **we** shall have no liability in respect of any further **legal costs and expenses** or opponent's civil costs. This is unless upon being notified of the offer of payment into Court **we** agree to the continuance of the proceedings (such agreement not to be unreasonably withheld) and **we** shall have the right to require **you**, at **our** request, to instruct the **solicitor** to obtain Counsel's opinion on the merits of the claim or defence thereto or on an offer or payment into court made by an opponent or proposed by **you** or whether there are reasonable grounds for continuing the proceedings prior to granting or refusing such agreement.
14. At **our** request **you** will require the **solicitor** to have the **legal costs and expenses** taxed, assessed or audited by the relevant authority.
15. If for any reason the **solicitor** refuses to continue to act for **you** or if **you** withdraws **your** claim from the **solicitor**, **our** liability will cease forthwith unless **we** agree to the appointment of an alternative **solicitor** to continue with the claim pursuant to the procedure contained in terms and conditions of this policy, but **we** shall have no liability to meet the additional **legal costs and expenses** arising solely as a result of the appointment of a new **solicitor**.
16. If **you** unreasonably withdraw from a claim without **our** prior agreement, then the **legal costs and expenses** will become **your** responsibility and **we** will be entitled to be reimbursed by **you** for any costs paid or incurred during the course of the claim including any **legal costs and expenses** that **we** consider **you** are obliged to pay on **your** withdrawing from the claim.
17. This insurance does not cover an appeal unless **we** are notified in writing by **you** no later than six working days before the time for making an appeal expires and **we** consider that there are **reasonable prospects** of such an appeal succeeding.

RECOVERY

You shall take or have taken every available step to recover from **your** opponent **legal costs and expenses** payable under this policy, and such **legal costs and expenses** must be paid to **us**.

ARBITRATION

If there is a disagreement over presentation, acceptance, rejection, control or discontinuance of any claims or representation at proceedings, then at **your** written request, any such difference shall be decided by

Counsel or a **solicitor** who both **you** and **we** agree to. In the absence of agreement, they will be appointed by the President of the relevant Law Society of England or Wales or the President of the Law Society of Scotland, as appropriate. Both parties shall present such information relevant to their differences to Counsel or the **solicitor** as he shall require and his decision shall be final and binding upon them. All costs of resolving the differences shall be met in full by the party against whom the decision is made, or as may be determined by the arbitrator.

General Conditions

1 Our rights after a claim

We can take proceedings in **your** name (at **our** own expense and for **our** own benefit) to recover from anyone else, any payment **we** have made under this insurance.

2 Arbitration

If there is a disagreement over the amount **we** owe **you**, **we** will pass the matter to an arbitrator who both **you** and **we** agree to. When this happens, the arbitrator must make a decision before **you** can start proceedings against **us**.

3 Fraudulent claims

If a claim is made which **you** or anyone acting on **your** behalf knows is false, fraudulent or exaggerated, **we** will not pay the claim and cover under this insurance will end without **our** returning **your premium**.

COMPLAINTS PROCEDURE

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 in the first instance contact **our** Managing Director. The contact details are:

The Managing Director
LawShield UK Ltd
LawShield House
850 Ibis Court
Lakeside Drive
Centre Park
Warrington
Cheshire
WA1 1RL.

Tel 01925 444847
Fax 0845 077 0806
Email

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting the following:

The Customer Relations Manager,
UK General
Cast House,
Old Mill Business Park,
Gibraltar Island Road,
Leeds,
LS10 1RJ.

Tel: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk

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,
South Quay Plaza,
183 Marsh Wall,
Docklands,
London,
E14 9SR.

Tel: 0845 080 1800

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

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their 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 or visit 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.

LEGAL HELPLINE SERVICES

We provide a legal helpline manned by legally qualified staff between 8am and 8pm Monday to Friday. This policy includes access to the Legal Helpline to give **you** advice on any personal legal matters. In addition **you** will be entitled to up to 1 hour of free legal advice on the making of **your** will or Inheritance Tax arrangements.

In order to obtain access to the Legal helpline please telephone 01925 422760.