

Family Legal Protection

Insurance Product Information Document

Company: ONE Insurance Limited

Product: Family Legal Protection



One Insurance Limited is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission (company number 123555) and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (998980).

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. The complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? Your home legal cover will provide you with legal advice and assistance. We will discuss with you your prospects of success on your claim and appoint a legal advisor to act on your behalf in the event you have successful prospects, we will discharge the legal costs up to a maximum of £100,000 inclusive of VAT which they incur on your behalf. The legal costs will be discharged directly to the legal advisor and will not cover any disbursements or additional costs.



What is covered?

- ✓ **£100,000 legal expenses.**
- ✓ **Personal Injury Assistance** We will pay the costs to pursue legal action if you are injured as a result of an accident at home, in a public place or at work, where the negligence of a third party was the sole or contributing factor for your injury or loss.
- ✓ **Contract Disputes** We will pay costs for any dispute relating to the purchasing or hiring goods and services for your own personal use as a consumer. We will only pay the costs of defending your legal rights in claims against you where you are defending a counter claim.
- ✓ **Property Disputes** We will pay costs for any dispute relating to events causing disruption to the quiet enjoyment of your home, arising from nuisance or the trespass of third parties.
- ✓ **Clinical Negligence** Advisors costs to pursue legal action for financial compensation for damages following clinical negligence resulting in your personal injury or death against the person or organisation directly responsible.
- ✓ **Identify Theft** Professional fees following identity theft to an insured person.
- ✓ **Employment disputes** Professional fees relating to any dispute the insured person has with their current or former employers in respect of contract of employment.
- ✓ **Jury Service expenses** Amount of salary or wages an insured person loses while they are off work or attend a court for jury service (£100 per day, max payment is £1,000 per claim).



What is not insured? (Key exclusions only)

- ✗ Any dispute or ongoing dispute resulting from an incident that started, or is dated before the Inception of your policy.
- ✗ Where damages being sought are under £1000.
- ✗ Any costs or expenses owed to any solicitor, law firm, person or third party company other than one allocated to you by us.
- ✗ Any incident involving a vehicle or Road Traffic Accident.
- ✗ Injury or death which are caused gradually or are not caused by a specific event.
- ✗ Any costs relating to disputes arising from building, extending, rebuilding, renovating or amending any part of your home.
- ✗ Injuries that are only stress-related or psychological in nature.
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ Jury service claims where you are unable to prove your loss.
- ✗ Claims where the likelihood of success is 51% or below
- ✗ Any claim reported more than 180 days after becoming aware of a potentially insured event.

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Are there any restrictions on the cover?

- ⊘ Any dispute or ongoing dispute resulting from an incident that started, or is dated before the inception of the policy
- ⊘ All payments on your main policy must be up to date at the date of the claim and you must continue to make the payments in line with the original agreement.
- ⊘ Employment claims relating to an employer's disciplinary and internal grievance procedures or settlement agreements while you're still employed.
- ⊘ Claims relating to an alleged failure to correctly diagnose a condition without evidence or those solely for psychological injury or mental illness.



What are my obligations?

You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation since the insurance started or was last renewed.

You must report the claim as soon as reasonably possible and within 180 days of becoming aware of a potentially claimable event.

This cover can only be used on a claim where you co-operate with us by;

- Promptly replying to any correspondence we send.
- Report to us full and factual details of any claim as soon as possible and give us any information we need.
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Give the lawyer or other professional we appoint for you any instructions that we ask you to.



Where am I covered?

Except where we say otherwise your insurance applies in Great Britain and Northern Ireland.



When does the cover start and end?

For your cover start and end date please refer to your policy documents



When and how do I pay?

You can pay your premium as a one-off payment annually or in monthly instalments. Payments can be made by Direct Debit or debit/credit card. The instalment plan for any monthly payments is arranged by your broker and not the insurer, using the services of credit finance companies.



How do I cancel the contract?

If you want to cancel your family legal protection you need to contact your insurance broker.

You are entitled to cancel your policy up to 14 days from the start of your policy with a full return of your premium. If you have made a claim you will still need to pay the premium in full.

If your cover has not yet started, you will receive a full refund.

If you wish to cancel after 14 days, you can still cancel your cover; however, no refund is available.