

Commercial Legal Expenses Insurance Policy Summary

Introduction

Some important facts about *Your* insurance 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 ensure *You* fully understand the cover provided.

Insurer

This insurance policy has been arranged by Vantage Protect Ltd and is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Vantage Protect Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

Telephone advice line

Policyholders have telephone access to fully qualified Qdos consultants who are available to provide practical advice on taxation, VAT, employment law, health & safety and general legal issues. The service is available weekdays between 8:30am to 5:30pm. The telephone number to access this service can be found on *Your* policy schedule.

QED Online

Policyholders have access to Qdos' own web-based service which provides practical guidance on human resource and health & safety compliance issues. The website address to access this service can be found on *Your* policy schedule.

Type of insurance and cover provided

This policy provides cover for representation in the event of a legal dispute occurring in relation to the following:

Policy Section	This policy will cover	This policy will not cover
Section 1. Employment disputes	Representation costs incurred in defence of a dispute with an employee, and the cost of a basic or compensatory award ordered to be paid by an employment tribunal following a dispute with an employee, provided the insured contacts the telephone advice line from the outset of the dispute and follows the advice given and provided <i>We</i> have given prior written consent	<ul style="list-style-type: none"> • Claims where the insured did not seek advice from the legal advice line before taking action • Any award relating to or arising from trade union activities • Any award made because of the insured's failure to provide written reason for dismissal • Any award made as a result of the failure of the insured to issue the employee with a written statement of the terms of employment or to issue the employee with compliant written details of the employer's disciplinary and grievance procedures
Section 2. Health & Safety prosecutions	Costs incurred defending a health and safety criminal prosecution	<ul style="list-style-type: none"> • Claims where the insured has pleaded guilty and/or admitted liability • Claims relating to the ownership possession hiring or use of a motor vehicle aircraft or watercraft
Section 3. Tax protection	Costs incurred dealing with a H M Revenue & Customs (HMRC) full enquiry which is a HMRC enquiry that includes a request to examine all of the insured's books and records or a HMRC aspect enquiry which is a HMRC enquiry that does not include a request to examine all of the insured's books and records. Cover in the event of a PAYE dispute which arises following a compliance review by HMRC into the operation of PAYE and cover in the event of a VAT dispute following a VAT visit undertaken by HMRC.	<ul style="list-style-type: none"> • Any tax avoidance scheme undertaken by the insured • Any work in connection with the normal reconciliation of the annual accounts and VAT returns • The insured's actual or alleged misstatement with intent to deceive contained in any relevant business books, records or returns • Any claim arising from an enquiry into an insured's tax return that was not submitted within the statutory time limits.

Policy Section	This policy will cover	This policy will not cover
Section 4. Criminal prosecution defence	Costs incurred defending legal proceedings in a Court of criminal jurisdiction in respect of any act or omission or alleged act or omission. Cover is not included for a prosecution brought in connection with the road traffic laws or in connection with the ownership, driving or use of a motor vehicle	<ul style="list-style-type: none"> • Any prosecution for criminal damage • Any prosecution for offences against the person, including offences of a sexual nature • Any alleged deliberate or intentional act unless the charges are dismissed or the insured is acquitted • Any legal proceedings where the insured has pleaded guilty and/or admitted liability
Section 5. Statutory licence protection	The cost of an appeal or representation to the relevant authority following an act or omission which leads to the removal of a statutory licence	<ul style="list-style-type: none"> • Driving licences • Any disciplinary or internal procedures conducted by authorities charged with the regulation of the insured in the performance of their business activities • An alteration or refusal to renew a statutory licence which is imposed by an act of parliament
Section 6. Jury service allowance	The cost of the insured's salary or an employee's salary for any period for which the insured or their employees are obliged to attend court for jury service where the cost is not recoverable from the relevant court, for up to a maximum of £100 per day and limited to a maximum of £1,000 for any one claim.	<ul style="list-style-type: none"> • Any claim arising from a jury service request served prior to inception of cover or where the juror has received such a request within the two years immediately preceding this insurance and has been able to postpone the effect of the jury service request except in the case of a renewal or continuation of existing insurance arrangements.
Section 7. Property disputes	The cost incurred in any dispute or legal proceedings, including those relating to the physical possession of the property, the terms of the insured's tenancy regarding property use or maintenance, provided the insured will suffer financial loss if the defence or pursuit of the legal proceedings is not fulfilled. Cover excludes disputes relating to a tenants negligence, damage or nuisance to the property	<ul style="list-style-type: none"> • Any dispute relating to the payment of rent, service charges or any other payments due under the terms of the lease, licence or tenancy agreement • The renewal of the lease, licence or tenancy agreement or any dispute arising during a rent review period • Any dispute relating to planning or building regulations, decisions or compulsory purchase orders, or any actual, planned or proposed works by or under the order of any government or public or local authority
Section 8. Data protection	Costs incurred defending civil proceedings for compensation under Section 13 of the Data Protection Act 1998, provided that the policyholder is already registered with the Data Protection Commissioner	<ul style="list-style-type: none"> • Claims arising out of or in connection with any legal action concerning the grant and/or execution of a warrant of entry
Section 9. Personal injury	Costs incurred in the pursuit of legal proceedings to recover damages for the death of or bodily injury to an insured person	<ul style="list-style-type: none"> • Claims in respect of clinical negligence or any illness, naturally occurring condition or degenerative process, which develops gradually and is not caused by a specific sudden accident

Policy Section	This policy will cover	This policy will not cover
Section 10. Debt recovery	<p>The pursuit of legal proceedings arising from a dispute with a customer in respect of an uncontested debt that arises from the sale or provision of goods or services, provided that:</p> <ul style="list-style-type: none"> • The amount in dispute exceeds £500 • The insured notifies the claim within three months of the debt becoming due and payable • The insured has exhausted all reasonable credit control and accounting procedures • The insurer is satisfied that the defendant has sufficient assets to satisfy any judgment debt <p>The insurer has the right to select the method of enforcement. The maximum number of claims that can be notified during the period of insurance is limited to five.</p>	<ul style="list-style-type: none"> • The recovery of a disputed debt • A lease or tenancy of land or buildings • The ownership, possession, hiring or use of a motor vehicle, aircraft or watercraft.
Section 11. Contract cover	<p>The pursuit or defence of legal proceedings made by or brought against the insured in a contractual dispute relating to a contract for the sale or hire of goods or a contract for the supply of a service, provided that:</p> <ul style="list-style-type: none"> • The amount in dispute exceeds £1,000 • The cost of such a dispute or defence is limited to 75% of the amount in dispute 	<ul style="list-style-type: none"> • An undisputed debt owed to the insured • Any licence or franchise agreement • A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled • The letting or tenancy of a property • The construction, extension, alteration, demolition, repair, renovation or refurbishment of any property • The ownership, possession, hiring or use of a motor vehicle, aircraft or watercraft
Section 12. Restrictive covenants	<p>The cost of pursuit of legal proceedings against an employee or former employee of the insured who has breached restrictions contained within their written contract of employment.</p>	<ul style="list-style-type: none"> • Not applicable
Section 13. Motor disputes	<p>The costs of pursuit or defence of legal proceedings between the insured and a customer/supplier relating to the hire, purchase, lease, service, repair or test of a motor vehicle for which the insured is legally responsible, and any pursuit by the insured to recover damages following a road traffic accident</p>	<ul style="list-style-type: none"> • Claims arising out of or in connection with any criminal prosecution
Section 14. Insolvency fees	<p>The fees of an insolvency practitioner where the insured has insufficient assets to cover such fees. Cover is limited to a maximum of 50% of fees in the event of personal insolvency and £10,000 in the case of limited company insolvency.</p>	<ul style="list-style-type: none"> • A bankruptcy or compulsory liquidation • An insolvency involving of a insured who is outside the territorial limits of England & Wales; • The payment of fees to an insolvency practitioner not approved by the insurer; <p>The insurer will not pay the fees of the insolvency practitioner where there is an indication that the directors or proprietors of the insured have acted illegally.</p>
Section 15. Wrongful arrest defence	<p>The cost of defending civil proceedings against the insured in relation to allegations of wrongful arrest or malicious prosecution.</p>	<p>Any claim arising out of or in connection with allegations made by or against or on behalf of an employee or ex-employee or any other person working or contracting for the insured whether or not an employee.</p>

Limit of indemnity

- £100,000 any one claim
- Section 6. Jury service: subject to a maximum limit of £100 per day, £1,000 per claim
- Section 14. Insolvency fees: £10,000 any one claim
- Policy subject to £1,000,000 aggregate limit (all claims notified in any one period of insurance)

Excess

- Standard excess: Nil
- Section 14. Insolvency fees: £1,500 each and every claim

General exclusions

The Insurer shall not be liable to indemnify the Insured in respect of:

- Any dispute arising during the first 90 days following inception of this policy, or during the first 30 days following inception of this policy in respect of HMRC Investigations, except where it can be evidenced that the insured previously held legal expenses cover with another insurer immediately prior to inception of this policy;
- An insured event reported more than 90 days after its time of occurrence or outside the period of insurance;
- Any dispute, legal proceedings or HMRC investigation made, brought or commenced outside the territorial limits;
- Any claim relating to or arising from any cause event or circumstance occurring prior to or existing at inception of this policy;
- Fees, costs and disbursements incurred prior to Qdos' written acceptance of a claim;
- Any claim relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements;
- Causes of action intentionally brought about by the insured;
- Any claim which is believed not to have reasonable prospects of achieving the result for which legal proceedings are contemplated;
- Fines, damages or other penalties, which the Insured is ordered to pay by a Court or other authority;
- Legal expenses relating to any judicial review;
- Any claim for legal expenses when the insured is bankrupt, or in receivership, liquidation, administration, has made an arrangement with creditors, has entered into a deed of arrangement or part or all of the Insured's affairs or property are in the care or control of a receiver or an administrator with the exception of a claim made in respect of Section 14. Insolvency fees;
- Any dispute with the insurer or Qdos;
- The defence of the insured in civil legal proceedings arising from: injury or disease including psychiatric injury or stress; loss, destruction, or damage of or to property; alleged breach of professional duty; any tortious liability (other than specified in Section 7. Property disputes);
- Disputes relating to the Corporate Manslaughter and Corporate Homicide Act 2007.

Duration of cover

This policy will expire one calendar year from the date it was issued.

Cancellation right

If *You* decide that for any reason, this Policy does not meet *Your* insurance needs then please return it to Vantage Protect Ltd within 14 days from the day of purchase or the day on which *You* receive *Your* policy documentation, whichever is the later. On the condition that no claims have been made or are pending, *We* will then refund *Your* premium in full.

Thereafter *You* may cancel the insurance cover at any time by informing Vantage Protect Ltd however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to *You* at *Your* last known address. Valid reasons may include but are not limited to:

- a) Where *We* reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) *You* have not taken reasonable care to provide complete and accurate answers to the questions *We* ask.

If *We* cancel the policy and/or any additional covers *You* will receive a refund of any premiums *You* have paid for the cancelled cover, less a proportionate deduction for the time *We* have provided cover.

Where *Our* investigations provide evidence of fraud or misrepresentation, *We* may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when *You* provided *Your* administrator / *Your* agent with incomplete or inaccurate information. This may result in *Your* policy being cancelled from the date *You* originally took it out and *We* will be entitled to keep the premium.

If *Your* policy is cancelled because of fraud or misrepresentation, this may affect *Your* eligibility for insurance with *Us*, as well as other insurers, in the future.

Making a claim

Claims should be notified to Qdos on the telephone advice line or in writing to:

Claims Department
Vantage Protect Ltd
Windsor House
Troon Way Business Centre
Humberstone Lane
Thurmaston
Leicestershire
LE4 9HA

Telephone: 01455 852100
Email: claims@vantageprotect.com

How to make a complaint

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 follow the Complaints Procedure below:

1. Complaints regarding the sale of the policy:

Please contact *Your* agent who arranged the Insurance on *Your* behalf.

2. Complaints regarding claims:

Please contact in the first instance:

The Nominated Complaints Handler
Vantage Protect Ltd
Windsor House
Troon Way Business Centre
Humberstone Lane
Thurmaston
Leicestershire
LE4 9HA

Tel: 01455 852050
Email: feedback@vantageprotect.com

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
Exchange Tower
London
E14 9SR

Tel: 0300 123 9 123 or 0800 023 4 567
Email: complaint.info@financial-ombudsman.org.uk
Website: <http://www.financial-ombudsman.org.uk/>

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.

If *You* have purchased the insurance policy online, *You* may also raise *Your* complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward *Your* complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling *Your* complaint than if *You* contact the Financial Ombudsman Service directly.

Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). *You* may be entitled to compensation from the scheme if Great Lakes Insurance SE cannot meet its 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 by visiting www.fscs.org.uk or call *Us* on 0800 678 1100 or 020 7741 4100.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which *Your* main residence is situated.