



County Insurance Services
Policy Summary
**Commercial Legal
Expenses Insurance**

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the full Policy Wording for a full description of the terms of the insurance, including definitions. This Policy Summary does not form part of the Terms and Conditions.

Insurance Provider

This insurance is underwritten by Brit Syndicate 2987 at Lloyd's of London and administered by Abbey Legal Protection, a trading division of Abbey Protection Group Limited.

Duration of contract

The Period of Insurance is for 12 months or as otherwise stated in your Policy Schedule and Indication.

Premium

The premium payable is as stated in your Policy Schedule and Indication.

Insurance Cover

This is a claims made insurance which covers claims notified within the Period of Insurance. The Insurance indemnifies you for legal costs, professional costs and awards of compensation in situations shown in the tables below.

Significant Benefits

The following tables set out the significant features, benefits, limitations and exclusions of the Commercial Legal Expenses Insurance. The Insurance is split into Sections of Cover.

Significant Features

Indemnity Limits	£50,000 Any One Claim for Section A £75,000 Any One Claim for Sections B, C, D, E, F, G and H £2,500 Any One Claim for Section I £10,000 Any One Claim for Section J, K and L £150,000 in the Aggregate	Schedule/ Indication
Territorial Limits	United Kingdom of Great Britain and Northern Ireland excluding the Channel Islands and the Isle of Man	Schedule/ Indication
Excess	<ul style="list-style-type: none"> • Section D – Aspect Enquiry Claims - £1,000 Any One Claim • All other Sections – £250 Any One Claim 	Schedule/ Indication
Increased Excess (For use of own Appointed Representative)	Employment Disputes and Tax Protection – Not Applicable Contract Disputes £2,000 Any One Claim All Other Sections - £1,000 Any One Claim	Schedule/ Indication

The Sections of Cover operative are as stated in your Policy Schedule and Indication

Policy Benefits	Policy Exclusions
<p>Section A. Contract Disputes Disputes with suppliers and customers over a contract for the sale, or supply of goods or services, provided:</p> <ul style="list-style-type: none"> • The amount in dispute exceeds £1,000 • If the dispute relates to monies owed to you, you notify the designated debt collection service within 30 days and agree to instruct them on a no win no fee basis • Legal Expenses incurred in the pursuit of any claim or legal proceedings shall be limited to 75% of the amount in dispute 	<ul style="list-style-type: none"> • Contracts where the rights or liabilities are incurred through an agent • Employment contracts • Contracts governed by the Consumer Credit Act 1974 • Contracts for the use of Your property • Construction Contracts
<p>Section B. Criminal Prosecution</p> <ul style="list-style-type: none"> • Defence of criminal prosecutions • Appeals against Improvement Notices under the Health and Safety at Work Act or the Food Safety Act 	<ul style="list-style-type: none"> • Arising from HMRC Investigations • Allegations of offences against the person or dishonesty • Allegations of speeding or driving whilst under the influence of alcohol or drugs or allegations of non endorsable road traffic offences
<p>Section C. Employment Disputes Defence of disputes with prospective employees, employees or ex-employees in respect of their contract of employment, or any employment related legislation and indemnity for awards of compensation, all providing you have sought and followed the advice of the Abbey Legal Line and obtained their authorisation:</p> <ul style="list-style-type: none"> • Prior to carrying out a disciplinary procedure • Prior to dismissal of an employee • Prior to instituting a redundancy programme and prior to making an employee redundant • Prior to notifying an employee of their intended retirement date or retiring an employee • Upon notification of a grievance • Upon notification of a complaint of discrimination, victimisation or harassment • Prior to any adverse variation, or proposed adverse variation of the terms and conditions of employment (including hours, time, place of work, demotion or reduction in an employee's remuneration) • Immediately an employee walks out • Upon receipt of an appeal by an employee of a disciplinary or grievance decision 	
<p>Section D. Tax Protection Representation for Your business in the event of either a full enquiry, an Employer Compliance dispute, an aspect enquiry or a VAT Tribunal</p>	<ul style="list-style-type: none"> • Technical or routine treatment matters • Defence of a criminal prosecution • Taxation proceedings arising out of negligent misstatements or omissions by You or a lack of reasonable care in keeping Your business books and records • Investigations solely into earlier accounts or records • Where Corporation Tax and Income Tax Self Assessment Returns are submitted outside statutory time limits • Preparation or correction of a Self Assessment return • Investigations by the Special Civil Investigations or Criminal Investigations Office of HMRC • Disputes concerning Working Families Tax Credit, National Minimum Wage, IR35 legislation • Where the Anti-Avoidance Intelligence Unit of HMRC are involved

Section E. Property Disputes Pursuit or defence of disputes over: <ul style="list-style-type: none"> • Possession of your property • The terms of your tenancy agreement • Alleged negligence, damage or nuisance to your property 	<ul style="list-style-type: none"> • Payment of rent, tax or service charges • Planning or building regulations • Renewal of your tenancy agreement • A contract relating to your property (other than a tenancy agreement)
Section F. Personal Injury Pursuit of claims for compensation following a personal injury	
Section G. Wrongful Arrest Defence Defence of claims alleging wrongful arrest or malicious prosecution	<ul style="list-style-type: none"> • Allegations made by employees or ex-employees
Section H. Pension Trustee Defence Defending claims against you in your capacity as a trustee of a pension fund for the benefit of your employees	
Section I. Arrest Assistance Representing you at an interview under caution provided that you are at risk of a Criminal Prosecution that would be covered under Section B Criminal Prosecution.	<ul style="list-style-type: none"> • If you are arrested with no opportunity to and do not attend as a volunteer at the police station.
Section J. Public Rights of Way Legal Expenses to oppose a right of way under the Wildlife and Countryside Act.	
Section K. Arbitration And Agricultural Land Tribunal Hearings Legal Expenses at arbitration proceedings, Agricultural Land Tribunal proceedings or Scottish Land court proceedings in a dispute over the rental amount of a tenancy agreement.	
Section L. Single Payment Scheme Protection Legal Expenses incurred in attending and representing you at a stage 2 or a stage 3 appeal with the Rural Payments Agency over monies due under the Single Payment Scheme.	
General	<ul style="list-style-type: none"> • Any claims where you do not have reasonable prospects of success in your legal/tax case. • Any costs incurred before we have consented to those costs being incurred • Defence of civil legal proceedings arising from injury, loss/destruction of property, breach of professional duty or tortious liability

Advice

You will have free access to legal and tax telephone advice services by calling the Abbey Legal Line.

You will also be able to register for CybHR, an online Employment Law, Health and Safety Law and Business Law information resource.

Claims Handling and Claims Notification

All claims under Sections of Cover C and D will be handled by one of Abbey Legal Protection's choice of lawyer or other suitably qualified representative.

Under all other Sections of Cover where recourse is necessary to a lawyer and proceedings are issued you are free to choose your own lawyer or suitably qualified representative provided the proposed lawyer or suitably qualified representative is appropriate and their proposed charging rate is fair and reasonable with regard to the particular proceedings.

Initial notification of a claim must be made immediately by writing to the Claims Department at Abbey Legal Protection, Minorities House, 2-5 Minorities, London, EC3N 1BJ or fax 0845 250 8863 or e-mail claims@abbeylegal.com.

Your right to cancel

If you are an individual acting for purposes outside your trade, business or profession, you have a right to change

your mind and cancel your Policy within 14 days of insuring with us and receiving your policy documents, by writing to:

County Insurance Services, County House, Glyme Court, Langford Lane, Kidlington, Oxon, OX5 1LQ.

No charge will be made and any premium you have already paid will be refunded.

Your right to complain

If you are not satisfied with any aspect of our service or the insurance provided, you should contact us by writing to:

The Customer Services Manager, Abbey Legal Protection, Minorities House, 2-5 Minorities, London, EC3N 1BJ.

We will do our best to resolve your complaint but, if you are still not satisfied, you can refer the matter to Policyholder and Market Assistance at Lloyd's:

Policyholder and Market Assistance
Lloyd's Market Services
One Lime Street
London
EC3M 7HA

Tel: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com

Copies of the complaints procedures are also available from this address.

In the event you wish to pursue matters further you may be able to refer the matter to The Financial Ombudsman Service.

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Helpline: 0845 080 1800
Switchboard: 020 7964 1000
Website: www.financial-ombudsman.org.uk

Your right to compensation

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). The Insured may be entitled to compensation up to 90% of the Claim in the unlikely event the Insurer cannot meet its obligations. Further information about compensation arrangements is available from the FSCS.

Applicable Law

If there is a dispute between you and the Insurer, you and the Insurer are free to agree the law applicable. Unless specifically agreed to the contrary this insurance shall be subject to the laws of England and Wales.



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