

Commercial Legal Expenses Premier Insurance



Insurance Product Information Document

Company: Coplus

Product: Commercial Legal Expenses Premier

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Commercial Legal Expenses Premier Insurance policy provides cover for the company, firm, partnership or trading individual specified on the policy schedule, including any employee including a director or partner of the company as specified in the schedule on request.

What is insured?

The policy provides legal expenses protection for the events listed below provided that the legal action or criminal prosecution relates to a cause, event or circumstance which:

- i. occurs within the period of insurance; and
- ii. occurs within the territorial limits; and
- iii. is notified to us as soon as reasonably possible after the insured event; and
- iv. can be dealt with by a court of competent jurisdiction within the territorial limits.

The maximum liability of the insurer under this policy is £100,000 in respect of any one claim and £1,000,000 in the aggregate of all claims notified during the period of insurance.

The insurer will indemnify you against:

- ✓ Employment Disputes
- ✓ Health & Safety Prosecutions
- ✓ Tax Protection
- ✓ Criminal Prosecution
- ✓ Statutory Licence
- ✓ Jury Service Allowance
- ✓ Property Disputes
- ✓ Data Protection
- ✓ Personal Injury
- ✓ Debt Recovery
- ✓ Contract Disputes
- ✓ Restrictive Covenants
- ✓ Motor Disputes
- ✓ Insolvency Fees
- ✓ Wrongful Arrest Defence
- ✓ Disputes with Digital Marketing Agencies, IT & Cloud Service Providers
- ✓ Disputes relating to the use of IT systems by Employees

What is not insured?

- ✗ Any claims occurring within 90 days of the first period of insurance, and any claims in respect of HMRC investigation occurring within 30 days of the first period of insurance (unless it can be evidenced that comparable previous insurance was held with another insurer prior to inception);
- ✗ Any disputes legal proceedings or HMRC investigation made, brought, or commenced outside the territorial limits;
- ✗ Any proceedings which do not relate to your business activities;
- ✗ Any disputes or enquires that commenced prior to the inception of this policy;
- ✗ Any claim in respect of employment disputes and statutory licence disputes, where you have not sought the advice of the legal advice helpline.



Are there any restrictions on cover?

- ! Claims must be notified to us as soon as reasonably possible after the date of event, but not more than 180 days after the date of occurrence;
- ! There must be reasonable prospects of success for us to accept your claim, being a 50% or greater chance that you will recover losses or damages or make a successful appeal or defence of any appeal in your pursuit of civil or criminal proceedings;
- ! This is a claims made insurance, which will only cover claims which both occur and are notified to the insurer during the period of insurance;
- ! Employment disputes must be referred to our Legal Advice Helpline prior to any claim being agreed by us;
- ! The Jury Service Allowance is limited to a maximum of £100 per day and £1,000 maximum for any one claim;
- ! This policy will cover debt recovery disputes in excess of £1,000 and where your reasonable credit control and accounting procedures have been exhausted;
- ! This policy will cover contract disputes in excess of £1,000;
- ! This policy will cover motor disputes in excess of £1,000 for the purchase, sale, lease or hire purchase of the vehicle, £500 for the hire of the vehicle and £250 for the service, repair or testing of the vehicle;
- ! This policy will cover 50% of the nominee's fees in a voluntary agreement for personal insolvency and a maximum of £10,000 subject to an excess of £1,500 in respect of a limited company insolvency;
- ! Disputes with Digital Marketing Agencies, IT & Cloud Service Providers must be in excess of £1,000.



Where am I covered?

Covered is provided within the United Kingdom, Northern Ireland, the Channel Islands and the Isle of Man.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date 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, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance 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.

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. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

Making a claim

If you need to make a claim, please call us on **0333 241 9833** or email: cpclaims@coplus.co.uk

Or you can write to us at:

Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Complaints

It is our 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 following the complaints process below.

Complaints regarding the SALE OF THE POLICY

If your complaint relates to the sale of this policy, please contact your insurance broker.

Complaints regarding CLAIMS

If your complaint relates to a claim, please contact :

The Quality Assurance Manager
Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Telephone: 0333 241 9833 or email qtm@coplus.co.uk

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it 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 or visit www.fscs.org.uk.