

Family Legal Protection Insurance Insurance Product Information Document

Company: Riviera Insurance Services Limited trading as LPG

Product: Family Legal Protection



insure | protect | assist

This insurance is:

- administered and managed by Riviera Insurance Services Limited trading as LPG, authorised and regulated by the Financial Conduct Authority, FRN 786116
- underwritten by AmTrust Specialty Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, FRN 2021

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. Please note, all amounts shown below include any applicable tax.

What is this type of insurance?

Family Legal Protection is a legal expenses insurance contract which provides insured legal advice and representation for you and your family in each of the circumstances outlined below.



What is insured?

The indemnity limit shown in your policy schedule in costs and expenses for legal representation in a dispute about:



What is not insured?

There is no cover for disputes about:

Your Employment Protection

- ✓ Your employment contract or employment rights.

- ✗ Internal disciplinary or grievance procedures.

Consumer Contract Disputes

- ✓ Buying, selling or hiring in goods.
- ✓ Buying or hiring in services.
- ✓ Your tenancy.
- ✓ Buying or selling your home.

- ✗ Less than £100.
- ✗ Building work exceeding £7,000.
- ✗ Financial products.
- ✗ Contracts for motor vehicles.

Protecting Your Property

- ✓ A legal nuisance or trespass.
- ✓ Damage to your home or personal belongings.

- ✗ Land or buildings other than your home.
- ✗ A contract, tenancy agreement, lease or licence.
- ✗ Less than £100.

Tax Enquiries

- ✓ An HMRC investigation into your personal tax affairs.

- ✗ Incomplete, incorrect or late returns.
- ✗ Business tax affairs.

Personal Injury

- ✓ Your death or bodily injury.

- ✗ Gradually-developing illness or injury.

Clinical and Medical Negligence

- ✓ Negligent surgery, procedure or treatment which causes your death or bodily injury.

- ✗ Gradually-developing illness or injury.

Defence of Your Legal Rights

An allegation arising in work which leads to:

- ✓ A Police interview;
- ✓ A prosecution in a criminal court;
- ✓ Civil action for unlawful discrimination or Data Protection breaches;
- ✓ A formal investigation or disciplinary hearing by a regulatory body.

- ✗ Fines, compensation, damages or penalties.
- ✗ A motor prosecution.

Jury Service and Witness Expenses

- ✓ Payment of lost salary or wages to attend court for jury service or as a witness for a claim under this insurance.

- ✗ Where you cannot evidence your loss..

Identity Theft Assistance

- ✓ Assistance to restore your identity.
- ✓ Costs to restore your identity and credit rating or reapply for a loan rejected due to ID theft.
- ✓ Defending legal action arising from your ID theft.

- ✗ An ID theft by an insured person.

Personal Legal and Tax Advice Helpline

- ✓ Confidential telephone legal advice on personal legal or tax matters under UK, Isle of Man or Channel Islands law.

- ✗ Helplines are available 24-hours a day but in some cases we may need to call you back.

Identity Theft Advice Helpline

- ✓ Telephone advice on how to keep identification secure and avoid becoming a victim of ID theft.

Counselling Helpline

- ✓ Confidential telephone counselling on matters causing distress.

- ✗ Any costs incurred in using onward referral services.



Are there any restrictions on cover?

There is no cover under this policy for:

- ! any circumstances which you were aware of before the start date of this insurance; or
- ! any costs incurred before we accepted your claim or which we have not authorized in advance.
- ! This is a claims-made policy, which means all claims must be reported to us while your policy is in force or within 14 days of its expiry.
- ! There must always be more than a 50% chance that any claim will have a successful outcome.
- ! We will always select the legal representative to assist with your claim. If proceedings are issued or if there is conflict of interest, you may choose your own legal representative providing they agree to our standard terms of appointment, including charging rates.



Where am I covered?

For Consumer Contract Disputes and Personal Injury

- ✓ the European Union, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Norway and Switzerland.

For all other insured incidents:

- ✓ The United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

You must:

- keep to the terms and conditions of the policy;
- take reasonable precautions to minimise claims and unnecessary costs;
- supply LPG and your legal representative with honest and accurate information when asked to do so;
- co-operate fully with LPG and your legal representative;
- notify LPG of any claim as soon as reasonably possible.



When and how do I pay?

This policy is sold as an optional extension to your household insurance. If you decide to take out Family Legal Protection Insurance, the premium is payable to your household broker and must be paid at the same time as your household insurance premium. Please ask your insurance advisor for their full payment terms and conditions.



When does the cover start and end?

Unless otherwise agreed, your cover will last for one year, starting from the effective date of your home insurance.



How do I cancel the contract?

You can cancel this policy by notifying your broker within 14 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full.

You can cancel at any other time by giving your broker 7 days' notice. Providing no claims have been made during the current period of insurance, you will receive a pro-rata refund for the remaining time on cover and your broker may apply additional charges.