



FirstAssist Insurance Services Limited
Marshall's Court, Marshall's Road
Sutton, Surrey
SM1 4DU

1. What is this Keyfacts document?

This is a summary of the policy cover for the **Rapidinsure Legal Expenses Insurance Scheme** and it does not include the full terms and conditions of the contract, which can be found in the policy document.

2. Who is providing this insurance policy?

This policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

3. What type of insurance policy is this?

This is a legal expenses insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording document, will pay legal expenses that arise from personal legal disputes that the policyholder may encounter.

4. What are the significant features and benefits of this policy?

The **Rapidinsure Legal Expenses Insurance Scheme** provides cover for you and any family members, including children under 21, that live with you for legal fees incurred in a wide range of personal legal disputes. Some examples of disputes that could be covered under the policy are: -

- Employment disputes with your employer over unfair dismissal, sex or race discrimination at work or breaches of your existing contract.
- Contract agreements such as a dispute over the facilities on a package holiday or the purchase of a new fridge freezer. Building disputes are excluded.
- Disputes over the prevention of access to your property or infringements to the boundaries that surround your home.
- Personal injury actions in pursuing damages following an injury or accident to you or a member of your family that was not your fault. Medical negligence, stress and gradually developing disease claims are excluded.
- Taxation disputes where the inland revenue may investigate your personal tax affairs and you need to employ the services of an accountant to represent you
- Motoring prosecutions

The limit of indemnity for any one claim is £50,000 with an aggregate limit for all claims in any one year of £250,000.

The territorial limits that will apply to the policy are the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

We also provide telephone advice from a team of legal, taxation and employment professionals, 24-hours a day. In order to access this service please telephone (01455) 251500 and quote verification number 71553.

5. What are the significant exclusions and limitations?

All insurance policies contain exclusions and limitations. Exclusions are the events that we do not intend to cover under the policy. A limitation is usually a financial limit to an event that we happy to cover but only to a certain pre-defined limit. For all of the exclusions you will need to refer to the **General Exclusions** section in the policy document.

Summary of Policy Exclusions

We will not pay for;

- Cases without reasonable prospect of success.
- Legal expenses arising from the policyholder's intentional wrongdoing.
- Any disputes arising out of your business or trading activities or any venture for gain (excluding claims relating to your employment contract).
- Disputes you were aware of or should have been aware of when you applied for the insurance
- Any costs incurred without our written consent.
- Matters which are covered under other insurances e.g. household, car insurances.
- Defamation actions.
- Disputes between yourself and / or members of your family.

In respect of contract disputes the amount in dispute must exceed £250.

For disputes relating to the a contract of employment which is capable of being heard by an Employment Tribunal you must agree to be represented by one of our nominated employment specialists.

6. What is the duration of this policy?

This is an annual policy

7. What are the cancellation rights?

You may cancel this policy by giving us 14 days notice in writing to the address shown on your schedule.

8. How do I notify you of a claim that I wish to make?

If you wish to notify us of a claim, please contact us;

... **in writing** Write to FirstAssist Insurance Services Limited, Claims Department, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

... **by phone** Telephone 0208 652 1313

Please quote policy number PLE00058380 in any correspondence

9. How do I make a complaint about this insurance policy?

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

If you wish to notify a complaint, please contact us;

By writing or telephoning;

FirstAssist Insurance Services Limited

Customer Relations Department

Marshall's Court,

Marshall's Road, Sutton,

Telephone: 020 8652 1313.

Complaints that cannot be resolved by FirstAssist may be referred to the Financial Ombudsman Service.

Financial Ombudsman Service

(Insurance Division)

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Telephone: 0845 080 1800

Email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

10. Is Great Lakes Reinsurance (UK) PLC covered by the Financial Services Compensation Scheme (FSCS)?

Great Lakes Reinsurance (UK) PLC is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained the Financial Services Compensation Scheme (www.fscs.org.uk).

Other Important Information

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

FirstAssist Insurance Services Limited is registered in England and Wales No. 04617110.

Registered office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462.

Registered office at 1 Minster Court, Mincing Lane, London EC3R 7YH.

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. FSA Register No. is 310671

Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority. FSA Register No. is 202715.

You can check this information on the FSA's Register by visiting the FSA's web site www.fsa.gov.uk/register or by contacting the FSA on 0845 6061234.