

FirstAssist Legal Protection
Marshall's Court, Marshall's Road
Sutton, Surrey
SM1 4DU

1. What is this Policy Summary document?

This is a summary of the policy cover for the pursuit legal expenses insurance policy 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 an After The Event legal expenses insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording document, will pay adverse costs and own disbursements fixed by an agreed limit of indemnity, which the policyholder may incur in the insured legal proceedings.

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

We will indemnify the policyholder in respect of adverse costs and own disbursements, incurred by the policyholder in the insured legal proceedings, subject to the terms, conditions and exclusions of the policy. Whilst cover for own disbursement is fixed by an agreed Limit of Indemnity no such limit is imposed in respect of adverse costs. The only restriction is that the aggregate of adverse costs and own disbursements is subject to a Longstop of £2 million. This may be reviewed on a case by case basis.

5. What are the significant exclusions and limitations?

All insurance policies contain exclusions and limitations. Exclusions are the events and matters that we do not intend to cover under the policy. 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;

- Matters which are covered under other insurances e.g. professional indemnity, Before-The-Event legal expenses etc;
- Costs relating to a period when the Insured had the benefit of a Public Funding Certificate;
- Your solicitor's professional fees;
- Damages or compensation of any kind;
- Enforcement proceedings;
- Wasted or increased legal costs arising from any unreasonable delay or negligence or refusal to co-operate by you or your solicitor;
- Legal proceedings transferred outside of the Territorial Limits or which are not governed by the law of England and Wales;
- Costs incurred in providing us with information;
- Any matter where there has been material non disclosure or misrepresentation by you or your solicitor;
- Costs incurred as a result of a discontinuance or settlement where our written consent has not been obtained;
- Costs arising as a result of an application for security for costs;
- Costs incurred or increased as a result of a failure to mitigate a liability for adverse costs or expenses.

6. What is the duration of this policy?

This policy ceases when the legal proceedings are concluded by judgment or settlement or the CFA is terminated or it becomes reasonably foreseeable that the Longstop, of £2 million, will be exceeded and we do not give our written permission to continue cover. It is not renewable.

7. What are the cancellation rights?

You may cancel this policy at the outset within fourteen days of its inception by giving us notice in writing at the address shown in 8 below.

8. How do I contact you concerning my case?

Please contact us;

... **in writing** Write to FirstAssist Legal Protection, After the Event Department, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

... **by phone** Telephone 020 8652 1313

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 Legal Protection

Customer Relations Department

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

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?

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

FirstAssist Legal Protection is a trading style of FirstAssist Insurance Services Limited.

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 Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

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.