

TERMS AND CONDITIONS



Terms and Conditions for After-the-Event Insurance

All policies will be issued and administered by FirstAssist Insurance Services Limited and underwritten by Great Lakes Reinsurance (UK) PLC.

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

In association with Willis Group Limited, Registered in England & Wales No. 621757, Registered Office: Ten Trinity Square, London EC3P 3A

IMPORTANT NOTICE

- 1 Signing First Assist Legal Protection proposal forms does not bind you or the Insurer to effect insurance. On receipt of the proposal, FirstAssist Legal Protection's only obligation is to decide whether to offer insurance and if so at what terms.
- 2 All material facts must be disclosed. Failure to do so may give the Insurer the right to avoid the policy. A material fact is one that may influence the acceptance or assessment of this proposal. If you are in any doubt as to whether something constitutes a material fact you should disclose it.
- 3 We recommend that you should keep a record, including copies of letters and any proposal form, of all information supplied to us for the purpose of entering into any prospective insurance contract.
- 4 Specimen policy wording is available at www.firstassistlegal.co.uk.

Please answer all questions on the proposal forms which are appropriate; failure to do so will result in delay in handling your quotation. Please use separate continuation sheets where necessary.

Please return all completed proposal forms to FirstAssist Legal Protection, by post to:

After-the-Event Insurance Department
FirstAssist Legal Protection
Marshall's Court, Marshall's Road
Sutton, Surrey
SM1 4DU
Tel: 020 8652 1437

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).

Law applicable to the contract

Unless specifically agreed otherwise before your contract of insurance is concluded, the contract will be governed by English law.

Complaints procedure

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 telephoning or writing to;

Customer Relations Department
FirstAssist Legal Protection
Marshall's Court, Marshall's Road
Sutton, Surrey
SM1 4DU
Telephone No: 020 8652 1313
Fax No: 020 8661 7604

Complaints that cannot be resolved by FirstAssist Legal Protection 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
Website: www.financial-ombudsman.org.uk
Email: enquiries@financial-ombudsman.org.uk

Data Protection Notice - How we protect your personal data

Introduction

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us. If you apply for our products and/or services it is highly likely that we will need both personal and sensitive data about yourself and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise. You should show this notice to any other person covered under your insurance policy. If your application includes other individuals we will assume that they have given their consent to you for you to give their information to us.

The Data Controller

The Data Controller is FirstAssist Insurance Services Limited.

Protection of your personal data

The security of your personal information is very important to us and we are compliant with all current data protection legislation. All personal information that you supply to us either in respect of yourself or other individuals in connection with our products and/or services will be treated in confidence by us and will be held by us for the purpose of providing and administering our products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if you complete an application form for our products and/or services you will be giving your consent to such information being processed by us (which may include other companies within the FirstAssist Group) or our agents. Your personal & sensitive data may also be shared with the underwriter of our insurance products.

It may be necessary to pass your personal and sensitive data to other companies for processing on our behalf. Some of these companies may be based outside Europe in countries which may not have the laws to protect your personal data, but in all cases we will ensure that it is kept securely and only used for the purposes for which it was provided.

Inaccurate Data

If you believe that we are holding inaccurate information about you, please contact the team responsible for administering your policy and they will be happy to correct any errors.

Telephone calls

Please note that for our mutual protection telephone calls to FirstAssist Legal Protection may be monitored and/or recorded.

Fraud prevention, detection & claims history

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to;

- help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity
- undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

Customer Satisfaction Surveys

We aim to continuously improve the services we offer to our customers. Occasionally we carry out customer satisfaction surveys which may be for our own benefit or for more general interest, and we may need to collect further information about you in connection with them. Surveys will usually be carried out by FirstAssist but in some circumstances we will use an external firm. Your participation in such a survey is entirely optional but your help and feedback would be appreciated.

Marketing

We would like to keep you informed (by telephone, post or email) of selected products and services available from us and our carefully chosen suppliers. If you would prefer not to receive this information, please let us know when you call or write.