

Document Reference Code:  
**EH - SEPT09**

## STATUS DISCLOSURE - ABOUT OUR INSURANCE SERVICES

The FSA requires us to give you this document. Please use this information to decide if our services are right for you.

### 1. Whose products do we offer?

  
  

- We offer a product from **Royal & Sun Alliance** for **Civil & Employers Liability, Personal Accident & Property**
- We offer a product from **Zurich** for **Excess of Loss**.
- We offer a product from **Brit Insurance Ltd** administered by **Abbey Legal Protection** for **Commercial Legal Advice & Legal Expenses**

### 2. Which service will we provide you with?

We advise and make a recommendation for you after we have assessed your needs for General Insurance.

### 3. What will you have to pay us for our services?

No fee is charged.

You will receive a quotation which will tell you about any other additional fees relating to any particular Insurance Policy.

### 4. Who regulates us?

Perkins Slade Ltd, 3 Broadway, Broad Street, Birmingham B15 1BQ is authorised and regulated by the Financial Services Authority. Our FSA Register number is **302886**.

Our permitted business is for insurance mediation activities from 14 January 2005.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

### 5. Ownership

Perkins Slade Ltd has no holding direct or indirect that represents voting rights in any insurance undertaking and no insurance undertaking has any voting rights or capital in Perkins Slade Ltd.

### 6. Complaints

If you wish to register a complaint, please contact us:-

... **in writing** Write to the Chairman, Perkins Slade Ltd, 3 Broadway, Broad Street, Birmingham B15 1BQ.

... **by phone** Telephone: 0121 698 8000.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

### 7. Are we covered by the Financial Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

(or)

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

[Further information about compensation scheme arrangements is available from the FSCS.](#)

## INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:

- A fatal accident
- An injury involving either referral to or actual hospital treatment
- Any allegations of libel / slander
- Any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given
- Any investigation under any child protection legislation, or allegation of abuse concerning children or vulnerable adults
- Any circumstance involving damage to third party property

An injury is defined as:

- Any head injury that requires medical treatment (doctor or hospital)
- Any fracture other than to fingers, thumbs or toes
- Any amputation, dislocation of the shoulder, hip, knee or spine
- Loss of sight (whether temporary or permanent)
- Any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours
- Any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours
- Loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Perkins Slade Claim Department for further advice.

**We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.**

**Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.**

## INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- Date and time of accident
- As regards a person at work - full name; occupation; nature of injury; age
- As regards a person not at work - full name; status (e.g. customer); nature of injury; age
- Place where accident occurred
- A brief description of the circumstances
- Method by which the event was reported

## REPORTING INCIDENTS to HEALTH & SAFETY EXECUTIVE

You may also have obligations under the RIDDOR 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the "RIDDOR explained" leaflet log onto the HSE website [www.hse.gov.uk](http://www.hse.gov.uk).



## Royal & Sun Alliance Insurance Plc CCPR Sports Scheme Combined Liability

### Policy Summary

This Liability policy is an annually renewable Combined Liability Insurance, underwritten by Royal & Sun Alliance Insurance plc.

This policy provides cover in respect of:

- Civil Liability (including; Public Liability, Products Liability, Professional Indemnity)
- Employers' Liability
- Directors & Officers Liability
- Abuse Liability

#### Important Information

This Policy Summary also gives you important information on the following:

- Your 'Right to Cancel'
- Making a Claim
- Our complaints procedure
- The Financial Services Compensation Scheme.

The following tables provide only a summary of the main policy features & benefits and the significant exclusions and limitations. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request.

#### General Overview of Cover Provided

The Civil Liability section of the policy provides cover for Public Liability, Products Liability and Professional Indemnity claims up to the Limit of Indemnity. The section applies in respect of civil liability to pay damages in respect of claims arising out of the conduct of the Business or Insured Activities that are made against the Insured and notified to the Company during the Period of Insurance.

The Civil Liability section also provides legal liability for associated claimant legal costs.

The Civil Liability section of the policy provides cover for all liability to pay damages under civil law unless otherwise excluded under the list of policy Exclusions and always subject to the Limit of Indemnity.

Cover therefore includes liability:

- Arising out of Injury to any person (excluding any Person Employed)
- In respect of loss or damage to third party property
- In respect of nuisance and trespass
- In respect of libel and / or slander committed in good faith
- Arising out of advice tuition or coaching provided

In certain circumstances cover may include member to member liability. This cover applies where one Insured member brings a claim against another Insured member. If this cover is provided, it will be noted clearly on the Policy Schedule or Certificate.

The Employers' Liability section of the policy provides protection against your legal liability for damages and legal costs arising from Injury to any Person Employed caused during the Period of Insurance and arising out of and in the course of employment in your Business. This section means that you comply with your statutory requirement to obtain this cover.

The Directors and Officers Liability section of the policy provides Insured Persons (Directors & Officers) with protection against personal liability for Wrongful Acts for which the Company has not provided indemnity. Protection is also provided to the Insured Company where they are permitted or required to indemnify Insured Persons for Wrongful Acts.

The Abuse section of the policy provides cover for your legal liability to pay damages and associated legal costs following claims for accidental Injury caused by acts of abuse. The policy covers claims that are made against you and notified to the Company during the Period of Insurance.

<b>CIVIL LIABILITY INSURANCE - THE FOLLOWING WILL AUTOMATICALLY BE INCLUDED</b>	
<b>Features &amp; Benefits</b>	<b>Significant Exclusions or Limitations</b>
<p><b>Standard Cover</b></p> <ul style="list-style-type: none"> <li>• Civil Liability to pay damages arising out of the Business.</li> <li>• Wrongful arrest or wrongful imprisonment of a member of the public.</li> <li>• Civil liability in respect of libel and / or slander committed in good faith.</li> <li>• Civil liability arising out of advice tuition or coaching provided in connection with the Business or Insured Activities.</li> <li>• Contingent Motor Liability.</li> <li>• Legal Defence costs in defending proceedings arising from a breach of the Health &amp; Safety at Work Act 1974, the Health &amp; Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage.</li> <li>• The policy covers claims that are first made against the Insured and circumstances first notified to the Company via Perkins Slade during the Policy Period.</li> </ul>	<ul style="list-style-type: none"> <li>• The minimum Limit of Indemnity provided for Civil Liability will usually be £2,000,000 any one claim. Higher limits can often be provided.</li> <li>• The minimum Limit of Indemnity provided for Products Liability and Pollution will usually be £2,000,000 any one Period of Insurance. Higher limits can often be provided.</li> <li>• The Policy will include the claimant's costs and expenses in addition to the Limit of Indemnity.</li> <li>• Excludes Civil Liability in respect of: <ul style="list-style-type: none"> <li>- risks that require more specific insurance e.g. Motor, Marine.</li> <li>- injury to any Person Employed.</li> <li>- loss of or damage to property in your custody or control.</li> <li>- pollution unless caused by a sudden identifiable unintended and unexpected incident.</li> <li>- contractual liability for any product supplied unless liability would have attached in absence of an agreement.</li> <li>- any legal action brought against the Insured in a Court of Law within the United States of America or Canada other than in certain circumstances.</li> <li>- fines, penalties or punitive damages.</li> <li>- damage to products supplied and work and the repair, replacement or recall of same work.</li> <li>- claims arising out of or in connection with asbestos.</li> <li>- repair of defects in premises disposed of.</li> <li>- claims arising out of or in connection with damage to any Data.</li> <li>- nuclear risks.</li> <li>- war risks.</li> <li>- deliberate, dishonest or foreseeable acts.</li> <li>- infringement of trademark name registered design copyright or patent right.</li> <li>- medical negligence.</li> <li>- abuse.</li> </ul> </li> <li>• Directors and Officers liability for any wrongful act employment wrongful act or wrongful trading.</li> <li>• Activities undertaken in any country or area within a country undertaken against the advice of the British Foreign &amp; Commonwealth Office.</li> <li>• Some other specific events may be excluded or cover may be qualified.</li> <li>• Claims arising from loss happening prior to the retroactive date stated in the schedule.</li> </ul>

<b>EMPLOYERS' LIABILITY INSURANCE - THE FOLLOWING WILL AUTOMATICALLY BE INCLUDED</b>	
<b>Features &amp; Benefits</b>	<b>Significant Exclusions or Limitations</b>
<p><b>Standard Cover</b></p> <ul style="list-style-type: none"> <li>• Employers' Liability. Injury of any person employed caused during any period of insurance. Injury is defined as bodily injury death disease or illness.</li> <li>• Legal Defence costs in defending proceedings arising from a breach of the Health &amp; Safety at Work Act 1974, the Health &amp; Safety at Work (Northern Ireland) Order 1978 where there has been no actual injury.</li> <li>• Meets the requirements of the Employers' Liability (Compulsory Insurance) Act 1969.</li> </ul>	<ul style="list-style-type: none"> <li>• Limit of Indemnity for Employers' Liability £10,000,000 any one event (restricted to £5,000,000 in respect of terrorism), inclusive of all legal costs.</li> <li>• Covers Employees temporarily working overseas.</li> <li>• Indemnity does not apply for; <ul style="list-style-type: none"> <li>- nuclear risks.</li> <li>- injury for which you are required to arrange motor insurance in accordance with road traffic legislation within the European Community.</li> </ul> </li> </ul>

<b>DIRECTORS' AND OFFICERS' LIABILITY - THE FOLLOWING WILL AUTOMATICALLY BE INCLUDED</b>	
<b>Features &amp; Benefits</b>	<b>Significant Exclusions or Limitations</b>
<p><b>Standard Cover</b></p> <ul style="list-style-type: none"> <li>• Claims made wording meaning that the policy covers claims first made against the Insured and circumstances first notified to the Company via Perkins Slade during the Policy Period or any applicable Discovery Period.</li> <li>• Past, present and future Directors and Officers are covered as Insured Persons.</li> <li>• Protection for Insured Persons against Loss for which they are personally liable for actual or alleged error, misstatement, misleading statement, act, omission, neglect or breach of duty, breach of trust, libel, slander, breach of contract, breach of warranty of authority, or other act actually or allegedly committed or attempted in their capacity as Insured Persons of the Insured.</li> <li>• Protection of the Company for Loss for which it is permitted or required to indemnify Insured Persons.</li> <li>• Cover for Insured Persons and employees acting at the specific request of the Company as a director, officer, trustee or governor of any Outside Entity.</li> </ul>	<ul style="list-style-type: none"> <li>• Bodily injury, mental anguish or emotional distress (except in respect of Employment Wrongful Acts), illness, disease or death of any person, or damage to tangible property. This exclusion does not apply in respect of Defence Costs associated with corporate killing.</li> <li>• Breach of professional duty to a client, customer or other third party who relies on advice, design specification or other professional services.</li> <li>• Libel and Slander.</li> <li>• Fines and Penalties uninsurable at law.</li> <li>• Retroactive Date applies to Acquisitions.</li> <li>• Loss directly or indirectly involving the administration of pension funds and the like.</li> <li>• Fraud.</li> <li>• Pollution.</li> <li>• USA/Canada.</li> </ul>

DIRECTORS' AND OFFICERS' LIABILITY - THE FOLLOWING WILL AUTOMATICALLY BE INCLUDED	
Features & Benefits	Significant Exclusions or Limitations
<p><b>Standard Cover</b></p> <ul style="list-style-type: none"> <li>• Protection for Insured Persons against Employment Wrongful Acts including but not limited to violation of employment discrimination laws.</li> <li>• Defence Costs incurred by Insured Persons in defending themselves against criminal or regulatory proceeding in respect of Pollution.</li> <li>• Option is given for the Policyholder to purchase a Discovery Period of 12 months at 150% of the last annual premium relating to the Directors' and Officers' proportion of the premium on the basis Insurers not inviting renewal or the Insured not accepting renewal.</li> <li>• The Discovery Period is 180 days for Insured Persons who cease to be Directors or Officers (for any reason other than retirement) during the Policy Period.</li> <li>• Automatic cover for newly created subsidiaries or newly acquired subsidiaries (subject to size threshold).</li> <li>• Legal Representatives clause providing protection in the event of death, incompetence, incapacity or bankruptcy of natural Insured Persons.</li> <li>• Defence Costs for Insured Persons in fraud and dishonesty actions or in defending an action for illegal remuneration.</li> <li>• Knowledge possessed by one Insured Person is not imputed to other Insured Persons.</li> <li>• Waiver of Rights Clause.</li> <li>• Cover extends worldwide excluding North America.</li> <li>• Arbitration Clause.</li> </ul>	

ADDITIONAL LIABILITIES INSURANCE ABUSE - THE FOLLOWING WILL AUTOMATICALLY BE INCLUDED	
Features & Benefits	Significant Exclusions or Limitations
<p><b>Standard Cover</b></p> <ul style="list-style-type: none"> <li>• Legal liability to pay damages and associated legal costs following claims for accidental Injury caused by acts of abuse.</li> <li>• The policy covers claims that are made against you and notified to the Company during the Period of Insurance.</li> </ul>	<ul style="list-style-type: none"> <li>• The minimum Limit of Indemnity provided for Abuse will usually be £1,000,000 for any one Period of Insurance. Higher limits can often be provided.</li> <li>• The Policy will include the claimants costs and expenses within the Limit of Indemnity.</li> <li>• All claims causally connected fall into the Period of Insurance of the first claim and are subject to a single Limit of Indemnity.</li> <li>• Excludes legal liability in respect of:</li> <li>• Risks that require more specific insurance e.g. Motor, Marine.</li> <li>• Injury to any Person Employed.</li> <li>• Fines, penalties or punitive damages.</li> <li>• Failure to comply with procedural guidelines adopted by the Insured concerning abuse.</li> <li>• Claims caused prior to the retroactive date stated in the schedule.</li> <li>• Claims arising out of circumstances known to the Insured or Persons Entitled to Indemnity prior to inception of this insurance.</li> <li>• Indemnity to any individual committing or alleged to have committed abuse.</li> <li>• Any individual, partnership, charity, trust, body, legal or commercial entity who has or has been alleged to have; <ul style="list-style-type: none"> <li>- authorised, permitted, aided or contributed to or supported abuse.</li> <li>- intentionally or wilfully failed to comply with any procedure regulation or licence designed to protect children or vulnerable adults from abuse.</li> <li>- disregarded knowledge of abuse.</li> <li>- had knowledge or constructive knowledge of abuse and failed to notify relevant persons with responsibility for protecting children and vulnerable adults.</li> </ul> </li> </ul>

<p><b>General Conditions &amp; Exclusions</b>  <b>The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.</b></p>
<p><b>GENERAL CONDITIONS AND EXCLUSIONS</b></p>
<ul style="list-style-type: none"> <li>• If there are any changes to the Business, the Premises, the property therein or any other circumstances whereby the risk is increased you must inform us immediately. Failure to do so could invalidate the policy or result in a claim being repudiated.</li> <li>• Cover for any work undertaken Offshore is excluded. Offshore shall mean embarkation on to a vessel or aircraft for conveyance to an offshore rig or platform until disembarkation from the conveyance on to land upon return from such offshore rig or platform.</li> <li>• You must at your own expense take reasonable precaution(s) to prevent any occurrence or cease any activity which may give rise to liability under the Policy and maintain all buildings furnishings ways works plant machinery and vehicles in sound condition.</li> </ul>
<p><b>EXCESSES &amp; LIMITS</b></p>
<ul style="list-style-type: none"> <li>• Your policy may be subject to excesses, which are the amounts you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy schedule.</li> </ul>

## **IMPORTANT INFORMATION**

### **Your 'Right to Cancel'**

If having checked your policy you decide not to proceed with our insurance you have a statutory right to cancel it within 14 days starting on the date you receive your policy documentation.

To cancel please contact the organisation through which the insurance was arranged. On receipt of your instruction and, where applicable, any premiums already paid will be refunded, except where you have already made a claim under your policy.

### **Making a Claim**

Should you wish to make a claim under your policy please call Perkins Slade Ltd on 0121 698 8040. You must provide any information or help we ask for. You must not settle, reject, negotiate or agree to pay any claims without prior written permission. Further details of how to make a claim are included in your policy document.

### **Our complaints procedure**

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

### **Our complaints process**

Initially please raise your concerns with your usual business contact. If your complaint is not resolved or you are not happy with our response and the course of actions proposed, you can progress your complaint to our Customer Relations Office.

A separate investigation will then be carried out in an attempt to resolve your complaint and a final decision issued. However if resolution is not possible they will issue a response within 8 weeks of your original complaint.

### **Customer Relations Contact Details:**

Customer Relations Office  
Royal & Sun Alliance Insurance plc  
Bowling Mill  
Dean Clough Industrial Park  
Halifax HX3 5WA

Tel: 0800 1076160  
Fax: 01422 325146  
Email: [halifax.customerrelationsoffice@uk.royalsun.com](mailto:halifax.customerrelationsoffice@uk.royalsun.com)

### **What to do if you are still not satisfied**

If you are still not satisfied, Royal & Sun Alliance is regulated by the Financial Ombudsman Service and you may be able to refer your complaint to them.

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Tel: 0845 0801800  
Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Your rights**

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

### **Compensation**

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This scheme provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claim under its policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. For compulsory classes of insurance, 100% of the claim will be met without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.



Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised and regulated by the Financial Services Authority.



**Policy Summary**  
**England Hockey Clubs**

The purpose of this Policy Summary is to help You understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the full Policy Wording for a full description of the terms of the insurance, including definitions. This Policy Summary does not form part of the Terms and Conditions.

## Insurance Provider

This insurance is underwritten by Brit Insurance Ltd, 55 Bishopsgate, London EC2N 3AS and administered by Abbey Legal Protection, a trading division of Abbey Protection Group Limited.

## Duration of contract

The Period of Insurance is for 12 months or as otherwise stated in Your Policy Schedule.

## Premium

The premium payable is as stated in Your Policy Schedule and Indication.

## Insurance Cover

This is a claims made insurance which covers claims notified within the Period of Insurance. The Insurance indemnifies You for Legal Costs, Professional Costs and Awards of Compensation as shown in the Policy Benefit table below.

## Significant Benefits

The following table sets out the significant features, benefits, limitations and exclusions of the Abbey Package Legal Expenses Insurance. The Insurance is split into "Sections of Cover".

## Significant Features

<b>Indemnity Limits</b>	<ul style="list-style-type: none"> <li>Sections A, B, C, D, E, F, G and H £50,000 any one claim.</li> <li>Section I £1,000 any one claim.</li> </ul> <p>Section I - £10,000 in the aggregate All other sections - £500,000 in the aggregate</p>	Schedule
<b>Territorial Limits</b>	United Kingdom of Great Britain and Northern Ireland, Channel Islands and the Isle of Man	Schedule
<b>Excess</b>	Section C – Aspect Enquiry Claims - £1,000 All other Sections - nil	Schedule
<b>Increased Excess (For use of own Appointed Representative)</b>	Sections B, C and I – Not Applicable All other sections - £1,000	Schedule

## Policy Benefits

## Policy Exclusions

## Policy Ref

<b>Section A. Criminal Prosecution</b> Defence of criminal prosecutions and appeals against Improvement Notices under the Health and Safety at Work Act or the Food Safety Act	<ul style="list-style-type: none"> <li>Arising from HMRC Investigations</li> <li>Allegations of offences alleging dishonesty</li> <li>Allegations of speeding or driving whilst under the influence of alcohol or drugs or allegations of non-endorsable road traffic offences</li> </ul>	Section A
<b>Section B. Employment Disputes</b> Defence of disputes with prospective employees, employees or ex-employees concerning their contract of employment, or any employment related legislation and indemnity for awards of compensation, all providing You have followed the advice of the Legal Advice Line: <ul style="list-style-type: none"> <li>Prior to carrying out a disciplinary procedure</li> <li>Prior to dismissal of an employee</li> <li>Prior to instituting a redundancy programme and prior to making an employee redundant</li> <li>Prior to notifying an employee of their intended retirement date or retiring an employee</li> </ul>		Section B

**Abbey Legal Protection** Minories House, 2-5 Minories, London EC3N 1BJ  
 Tel 0870 600 1480 Fax 0870 600 1481 Email [sales@abbeylegal.com](mailto:sales@abbeylegal.com) Website [www.abbeylegal.com](http://www.abbeylegal.com)

Registered Company No. 4959808 Abbey Legal Protection is a trading division of Abbey Protection Group Limited, who are authorised and regulated by the Financial Services Authority in respect of Insurance mediation activities only. Abbey Protection plc is the ultimate holding group for Abbey Protection Group Limited.

<ul style="list-style-type: none"> <li>• Upon notification of a grievance</li> <li>• Upon notification of a complaint of discrimination</li> <li>• Prior to any adverse variation, or proposed adverse variation of the terms and conditions of employment (including hours, time, place of work, demotion or reduction in an employee's remuneration)</li> <li>• Immediately an employee walks out</li> <li>• Upon receipt of an appeal by an employee of a disciplinary or grievance decision</li> </ul>		
<p><b>Section C. Tax Protection</b> Expert representation for Your business in the event of either an in-depth tax or an aspect investigation, a VAT tribunal, or an Employer Compliance dispute</p>	<ul style="list-style-type: none"> <li>• Technical or routine treatment matters</li> <li>• Defence of a criminal prosecution</li> <li>• Taxation proceedings arising out of negligent misstatements or omissions by You or a lack of reasonable care in keeping Your business books and records</li> <li>• Investigations solely into earlier accounts of records</li> <li>• Where Corporation Tax and Income Tax Self Assessment Returns are submitted outside statutory time limits</li> <li>• Preparation or correction of a Self Assessment return</li> <li>• Investigations by the Special Civil Investigations or Criminal Investigations Office of HMRC</li> <li>• Disputes concerning Working Families Tax Credit, National Minimum Wage, IR35 legislation</li> <li>• Where the Anti Avoidance Intelligence Unit of HMRC are involved</li> </ul>	Section C
<p><b>Section D. Property Disputes</b> Pursuit or defence of disputes over:</p> <ul style="list-style-type: none"> <li>• Possession of Your property</li> <li>• The terms of Your tenancy agreement</li> <li>• Alleged negligence, damage or nuisance to Your property</li> </ul>	<ul style="list-style-type: none"> <li>• Payment of rent, tax or service charges</li> <li>• Planning or building regulations</li> <li>• Renewal of Your tenancy agreement</li> <li>• A contract relating to Your property (other than a tenancy agreement)</li> </ul>	Section D
<p><b>Section E. Data Protection</b> Defence of claims arising out of an application or appeal under the Data Protection Act and payment of compensation awards made against You under the Act</p>		Section E
<p><b>Section F. Personal Injury</b> Pursuit of claims for compensation following a personal injury</p>		Section F
<p><b>Section G. Wrongful Arrest Defence</b> Defence of claims alleging wrongful arrest or malicious prosecution</p>	<ul style="list-style-type: none"> <li>• Allegations made by employees or ex-employees</li> </ul>	Section G
<p><b>Section H. Pension Trustee Defence</b> Defending claims against You in Your capacity as a trustee of a pension fund for the benefit of Your employees</p>		Section H
<p><b>Section I. Jury Service Allowance</b> To pay the amount You are liable to pay employees when they attend on jury service</p>	<ul style="list-style-type: none"> <li>• Limited to £100 a day and £1,000 any one claim</li> </ul>	Section I

## Advice

Policyholders will have unlimited free access to the Legal Advice Line for specialist UK advice covering:

- Commercial Law • Employment Law • Scottish Law • Health and Safety • Taxation • VAT Enquiries

## Claims Handling and Claims Notification

All claims under Sections of Cover B, C and I will be handled by one of Abbey Legal Protection's panel of solicitors or consultants.

**Abbey Legal Protection** Minories House, 2-5 Minories, London EC3N 1BJ  
Tel 0870 600 1480 Fax 0870 600 1481 Email [sales@abbeylegal.com](mailto:sales@abbeylegal.com) Website [www.abbeylegal.com](http://www.abbeylegal.com)

Registered Company No. 4959808 Abbey Legal Protection is a trading division of Abbey Protection Group Limited, who are authorised and regulated by the Financial Services Authority in respect of Insurance mediation activities only. Abbey Protection plc is the ultimate holding group for Abbey Protection Group Limited.

Under all other Sections of Cover where recourse is necessary to a lawyer and proceedings are issued You are free to choose Your own representative subject to any Increased Excess.

Initial notification of a claim must be made immediately by writing to the Claims Department at Abbey Legal Protection, Minories House, 2-5 Minories, London EC3N 1BJ.

### Your right to cancel

If You are an individual acting for purposes outside Your trade, business or profession, You have a right to change Your mind and cancel Your Policy within 14 days of insuring with us and receiving Your policy documents, by writing to: Abbey Legal Protection, Minories House, 2-5 Minories, London EC3N 1BJ. No charge will be made and any premium You have already paid will be refunded.

### Your right to complain

If You are not satisfied with any aspect of our service or the insurance provided, You should contact us by writing to:

The Customer Services Manager, Abbey Legal Protection, Minories House, 2-5 Minories, London EC3N 1BJ.

We will do our best to resolve Your complaint but, if You are still not satisfied and You have a turnover or income of less than £1m a year, You can refer Your complaint to the Financial Ombudsman Service who may be able to review Your case:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

### Your right to compensation

If You have a turnover or income of less than £1m a year You may be eligible for compensation from the Financial Services Compensation Scheme should the Insurer not be able to meet their obligations.

### Applicable Law

If there is a dispute between You and the Insurer, You and the Insurer are free to agree the law applicable. Unless specifically agreed to the contrary this insurance shall be subject to the laws of England and Wales.

**Abbey Legal Protection** Minories House, 2-5 Minories, London EC3N 1BJ  
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