



**Policy Summary**

**England Hockey Clubs & Counties**

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> <li>Upon notification of a grievance</li> <li>Upon notification of a complaint of discrimination</li> </ul>		Section B

**Abbey Legal Protection** Minorities House, 2-5 Minorities, London EC3N 1BJ  
 Tel 0870 600 1480 Fax 0870 600 1481 Email sales@abbeylegal.com Website 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>• 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.

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.

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

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