



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 **Essential Business Advice** product. It does not include the full terms and conditions of the contract which can be found in the policy document, a copy of which is available on request.

2. Who is providing this insurance policy?

This insurance 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 policy that, subject to the terms, conditions and exclusions contained in the policy document, will meet your legal costs in pursuing or defending a legal action.

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

The legal expenses cover available under **Essential Business Advice** provides your business with protection against the possibility of legal action of any kind. We will indemnify the policyholder in respect of legal expenses that they incur, subject to the terms, conditions and exclusions of the policy, under the following sections of cover.

Section of Cover	Features
Employment	The cost of defending disputes with staff over contracts of employment or alleged breaches of employment legislation, at a tribunal or court (including any compensatory awards made against the policyholder). Cover is also provided for actions to recover property occupied by an employee or ex-employee.
Health & Safety	The defence of legal proceedings relating to the appeal by the policyholder against the service of an Improvement or Prohibition Notice under the Health & Safety at Work Act
Prosecution	The cost of defending criminal actions including matters arising the policyholder's prosecution in a court of criminal jurisdiction or defending a civil action taken against the policyholder for wrongful arrest in respect of an accusation of theft.
Property	The cost of pursuing and defending disputes which may cause financial loss to your business. This can involve disputes over the access to your business property and other nuisance/leasehold disputes.
Taxation	Provides accountancy and legal costs and expenses involved in representing your business in an in-depth investigation by the Inland Revenue, Contributions Agency or HM Customs & Excise.
Data Protection	Provides legal costs and expenses of pursuing or defending actions under the Data Protection Acts 1984 and 1998. Includes appeals to the Data Protection Commissioner following a refusal of an application to alter registered particulars or against any enforcement, de-registration or transfer prohibition notice.
Personal Injury	Provides the legal costs for pursuing an employee's rights to recover damages from a negligent person following death or bodily injury.

For each of the sections of cover there is a limit of indemnity of £50,000 for any one claim with an aggregate limit of £500,000 for all claims in one year.

The territorial limits that apply to the insurance cover are the United Kingdom 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 as well as access to the **Essential Business Advice** manual, CD-Rom or website, which provides information and advice on the many problems (legal and otherwise) that a business can face.

The legal expenses cover within the **Essential Business Advice** product will provide you with a panel of solicitors and legal specialists who will represent you in any insured incident. They include experts in the fields of employment, taxation and health & safety who will ensure that you receive the best representation in any insured dispute which you may encounter.

5. What are the significant and unusual 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 as well as the specific cover exclusions under each of the individual sections

Summary of Policy Exclusions

We will not pay for;

- Cases without reasonable prospect of success.
- Legal expenses arising from the policyholder's intentional wrongdoing.
- Disputes you were aware of or should have been aware of when you applied for **Essential Business Advice**.
- Any costs incurred without our written consent.
- Matters which are covered under other insurances e.g. professional indemnity.
- Defamation actions.
- Disputes over breaches of patent, trademark, design, copyright and trade secrets.
- Damages fines and penalties.

Individual Sections Exclusions

<ul style="list-style-type: none"> • Employment 	<ul style="list-style-type: none"> • Cases where you have not consulted with our employment specialists before you dismissed an employee or made changes to their terms & conditions of employment. • Cases where in the event of an action in an employment tribunal you decline to be represented by our nominated employment specialists.
<ul style="list-style-type: none"> • Prosecution 	<ul style="list-style-type: none"> • Prosecutions involving the use of any motor vehicle • Any legal proceedings involving an alleged, deliberate or intentional act
<ul style="list-style-type: none"> • Property 	<ul style="list-style-type: none"> • Rent review proceedings, freehold / leasehold title, tenancy or licence disputes, subsidence claims or disputes where your business is not exposed to financial loss.
<ul style="list-style-type: none"> • Taxation 	<ul style="list-style-type: none"> • Routine inspection/aspect enquiries. • Cases where the policyholder's accounts have not been audited/complied annually by one of the recognised accountancy associations • Any claims involving any 'Tax avoidance schemes'
<ul style="list-style-type: none"> • Data Protection 	<ul style="list-style-type: none"> • Claims where the policyholder is not registered with the Data Protection Commissioner
<ul style="list-style-type: none"> • Bodily Injury 	<ul style="list-style-type: none"> • Any claim for bodily injury that is not caused by a specific accident.

6. What is the duration of the policy?

This insurance policy runs for 12 months from the date of commencement. Prior to the expiry of the policy you will be notified whether we are prepared to offer renewal terms.

7. What are the cancellation rights?

If having examined your policy you decide not to proceed, you will have 14 days to cancel it starting on the day you receive the policy documentation.

You will also have 14 days to cancel the policy after every renewal date.

To cancel the policy you should ring us on 020 8652 1313 or write to us at First Assist Insurance Services Limited, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU or alternatively contact your usual insurance advisor.

On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim on the policy.

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

If you want 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 020 8652 1313

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

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
Surrey SM1 4DU
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 from the Financial Services Compensation Scheme (www.fscs.org.uk).

Other Important Information

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.