



CPSA (Club) Legal Expenses Insurance Policy Summary

Some important facts about your Commercial Legal Expenses insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. When reviewing your policy it should be read in conjunction with your Policy Schedule.

Insurer: AmTrust Europe Limited, St. James's Street, Nottingham, Nottinghamshire, NG1 6FG.

Coverholder: Composite Legal Expenses Limited, 18 Park Place, Cardiff, CF10 3DQ.

| Significant Features and Benefits | Significant and unusual exclusions or limitations |
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| <p>This policy covers legal and professional fees, costs and expenses up to £100,000 per claim and £1,000,000 in the aggregate in connection with legal proceedings in respect of any of the following insured incidents:</p> <ol style="list-style-type: none"> 1. Disputes with Employees. Defending actions brought by employees (e.g. unfair or wrongful dismissal, redundancy, pension rights, etc). 2. Employment Awards. Providing legal advice is followed your insurance will pay industrial tribunal awards. 3. Criminal Proceedings Defence Cover. The costs of defending your employees, directors or partners for prosecutions relating to your normal business activities. 4. Jury Service and Court Attendance. Up to £50 per person per day (maximum £1000) for employees, directors or partners who have to attend a court or tribunal for a case covered by this insurance. 5. Protection of Licences. Costs of appeal against altering, revoking or suspension of a statutory licence. 6. Data Protection Defence. Covers costs of defending civil proceedings against you under DPA and certain Appeals. 7. Property Legal Protection. Support is provided in respect of the pursuit of legal rights of your premises. It enables your business to pursue claims arising from negligent acts and omissions of others and to pursue liability for wrongful acts under the rule of Rylands v Fletcher (1868). 8. Disputes with Landlords. Costs incurred in representing your interests in disputes with landlords over business lease / tenancy. 9. Tax, VAT, PAYE, NIC Investigations including Inland Revenue Schedule D and Corporation Tax Investigation. Professional fees incurred with our consent. | <p>The policy does not cover:</p> <ul style="list-style-type: none"> • Claims notified outside the Period of Insurance. You must notify us within 30 days of any circumstances that may give rise to a claim. • Any claim which has not been notified via our Legal Advice Service. Also any action taken by the insured that has not been approved by us via the Legal Advice Service, which may give rise to a claim • Under Insured Incident 1 any dispute where time of occurrence was within 90 days of the first period of insurance. • Under Insured Incident 1 any dispute where you have failed to consult the Legal Advice Service immediately upon becoming aware of the dispute or potential dispute or where you have failed to heed the written advice of a Panel Solicitor or where you have failed to follow the procedures prescribed by the Legal Advice Service. • Under Insured Incident 1 the pursuit or defence of enforcement proceedings arising out of a restrictive covenant clause contained within the employment contract, either verbal or in writing, of an employee or ex employee. • Under Insured Incident 2 any dispute where time of occurrence was within 90 days of the first period of insurance. Also where the award is in respect of a redundancy or in the event of your breach of a fixed term contract. • Under Insured Incident 3 any claim where prosecutions are deliberately or intentionally solicited by you or involve dishonesty or violence by you (unless later acquitted) or where you have pleaded guilty and / or admitted liability. • A claim relating to the pursuit or defence of any action alleging defamation. • Claims where you take action without first obtaining our agreement or cause delay or fail to give reasonable assistance to us. • Any claim where legal costs are incurred without our authority. • Any matter in respect of which you are entitled to Legal Aid • Under Insured Incident 4 the first 5 days of attendance at Court for Jury Service. • Under Insured Incident 5 costs in respect of an original application or standard renewal. • Under Insured Incident 8 costs in respect of disputes relating to rent and service charges and any relevant taxes or an Insured Event arising in the first 3 months of the first Period of Insurance. • Under Insured Incident 9 professional fees relating to investigations or disputes notified or which start outside the period of insurance or any claim which occurs during the first 60 days of the first period of insurance. Also any Aspect Enquiries less than £100 or more than £1000 or any case involving criminal proceedings or fraud. • The appointment of a different solicitor nominated by the Insured will incur an excess of £500 and is subject to prior approval of terms and conditions. This excess is in addition to any other excess payments due under the policy. • The first £3,000 of claims brought by Affiliate members and the first £1,000 brought by Registered, Premier and Premier Plus members. |
| <p>Additional Benefits You are entitled to confidential legal advice on any legal problem via the Legal Advice Line which is included with your policy.</p> | <ul style="list-style-type: none"> • This is a telephone service providing signposting and practical advice. It does not provide written advice or a document review and drafting service. |

Duration

The period of the Commercial Legal Expenses Policy which runs concurrent with this Policy and does not exceed twelve months.

Cancellation Right

We reserve the right to cancel this Policy by giving you 30 days' notice in writing at your last known address. Outside of any relevant Cooling off Period You may cancel this Policy by notifying the Agent or Intermediary from whom You purchased this policy in writing. We will cancel the Policy from the date Your confirmation letter or email is received or any later date You request. In the event of cancellation, no refund of premium will be made.

Making a Claim

You must report any incident that may lead to a claim to us as soon as possible.

Claims must be reported via the Legal Advice Line on 02921 158 155 who will assist you in submitting a claim.

How to Make a Complaint

We are committed to providing You with a first class service at all times. If, however, you are not happy with the service You have received as part of Your Motor Legal Protection Policy, then You should contact the Administrator at:

Composite Legal Expenses Ltd, 18 Park Place, Cardiff, CF10 3DQ.

Tel: 029 2022 2033

E-mail: complaints@composite-legal.com

If We have given You Our final response or more than 8 weeks have passed since We received Your original complaint, you may refer Your complaint to the Financial Ombudsman Service (FOS) at South Quay Plaza, 183 March Wall, London E14 9SR.
Tel: 0800 0 234 567 free for people phoning from a 'fixed line' (e.g. a landline at home).
OR 0300 123 9 123 free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Providers and Suppliers

Composite Legal Expenses Ltd is authorised and regulated by the Financial Conduct Authority (Firm's reference number: 308979).
AmTrust Europe Limited, whose registered office is Market Square House, St. James's Street, Nottingham, Nottinghamshire, NG1 6FG is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202189.
These details can be checked on the Financial Services Register by visiting: www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Homestate: United Kingdom.

Financial Services Compensation Scheme

AmTrust Europe Limited are covered by Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends upon the type of business and circumstances of the Claim. Most insurance contracts are covered for 90% of the Claim. Further information is available from the Financial Conduct Authority or the FSCS.
The FSCS, 10th Floor, Beaufort House, 15 St. Botolph Street, London WC3A 7QU.
Tel: 0207 741 4100 or 0800 678 1100
Email: enquiries@fscs.org.uk