



CPSA Personal Legal Protection Policy Summary

Some important facts about your CPSA Personal 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.

Coverholder: Composite Legal Expenses Limited, Suffolk House, Trade Street, Cardiff CF10 5DT.

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

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p>Legal Expenses Cover</p> <p>This policy covers legal and professional fees, costs and expenses up to £50,000 per claim in connection with legal proceedings in respect of any of the following insured incidents arising during the Period of Insurance:</p> <ol style="list-style-type: none">Criminal Prosecution Defence in respect of any act or omission leading to criminal proceedings being brought against you as a result of participating in CPSA endorsed and regulated activities.Protection of Shotgun Certificate. An appeal to the relevant statutory body, regulatory authority, Court or tribunal where Your Shotgun Certificate is suspended, cancelled revoked, terms altered or a refusal to renew.	<p>The policy does not cover:</p> <p>General Exclusions</p> <ul style="list-style-type: none">Any claim notified outside the Period of Insurance.Claims reported more than 60 days after the Insured Incident. You must notify us within 60 days of any circumstances that may give rise to a claim.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.The first £1,500 of legal costs if we agree to appoint an Appointed Representative that you choose.A claim relating to the pursuit or defence of any action alleging defamation. <p>Specific Exclusions</p> <p>1. Criminal Prosecution Defence: Any disputes which do not arise out of your CPSA endorsed and regulated activities or which involve dishonesty or where you have pleaded guilty or admitted liability.</p>	Terms and conditions of policy
<p>Legal Advice Service</p> <p>We will give you confidential legal advice over the phone relating to your Shotgun Certificate or Criminal Proceedings related to CPSA endorsed and regulated activities under the laws of the United Kingdom.</p>		

For Legal Advice and to report a new claim email LSaunbury@lewisnedas.co.uk or in the event of an emergency call 0207 3872032

The following information will be required:

- Policy reference which is included in the CPSA Personal Legal Protection Policy.
- Your full name and address.
- The type of insured problem you are experiencing and the advice you require.

For queries relating to Policy interpretation and/or to speak with our Claims Department about an existing claim please contact 0871 423 5240

Complaints Procedure

Composite Legal Expenses is committed to providing you with a first class service at all times. If, however, you are not happy with any part of the service you have received then you should initially contact the Coverholder at the following address: The Managing Director, Composite Legal Expenses Ltd, Suffolk House, Trade Street, Cardiff CF10 5DT. Finally, if the matter still remains unresolved once the above have been contacted, you can, subject to qualifying criteria, approach The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel: 0845 0801800.

Composite Legal Expenses Ltd is authorised and regulated by the Financial Conduct Authority (Firm's reference number: 308979). AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202189.

You may be entitled to compensation from the Financial Services Compensation Scheme in the event that the Insurer is unable to meet its liabilities.