

# LEGAL EXPENSES INSURANCE: GA11306364

## MEMBERS GUIDE FOR CLIENTS OF LFC Shield

The Limit of Indemnity for Any One Claim is £100,000

**WARNING ! YOU MAY NOT BE ABLE TO CLAIM UNDER THIS INSURANCE IF YOU DON'T TELL THE FIRSTASSIST LEGAL PROTECTION AS SOON AS YOU BECOME AWARE OF A SITUATION WHICH MIGHT GIVE RISE TO A CLAIM**

What follows is a description of the insurance cover provided under this Policy. The Master Policy is held by LFCShield and a copy of it can be obtained from us on request or from our website [www.lfcshield.co.uk](http://www.lfcshield.co.uk)

**LEGAL EXPENSES** Legal Expenses includes costs incurred by your Appointed Representative and opponent's costs awarded against you. Fines, damages, or penalties of any nature are excluded from the cover.

The Insurance covers Legal Expenses incurred in relation to:

**PERSONAL INJURY** The pursuit of the Insured's legal rights following bodily injury. This section of cover includes industrial diseases and post-traumatic stress disorders.

**EMPLOYMENT** The defence of any Legal Proceedings arising from a dispute with an Employee, ex-Employee or prospective Employee relating to the contract of employment with the Insured, or actual or alleged breaches of the Legislation.

**STATUTORY LICENCE** Covers legal costs and expenses in making appeals to any court or tribunal to protect the licence should the policyholder suffer financial loss without an appeal being made. The cover also includes appeals against suspension, revocation or refusal to renew an insured's registration.

**TAXATION** Representation in the event of in depth investigations by government departments into the Insured's liability for taxation, social security contributions, PAYE and Value Added Tax.

**PROPERTY** The pursuit or defence of Legal Expenses arising from or relating to the Insured's possession or enjoyment of or title to freehold or leasehold property occupied by them, provided that the Insured has suffered or could suffer a pecuniary loss if Legal Proceedings are not pursued or defended.

**PROSECUTION** The defence of any legal proceedings arising from any act or omission or alleged act or omission by the Insured in relation to the Health and Safety at Work etc Act, or the Insured's prosecution in a court of Criminal Prosecution.

**CONTRACT** The pursuit or defence of Legal Proceedings arising from a dispute with a customer or supplier, in respect of a contract with that customer or supplier, for the sale, purchase, hire or supply of goods or services.

### MAKING A CLAIM

FirstAssist Legal Protection should be notified in writing at the following address immediately you become aware of any actual or alleged act, omission or dispute which has given or may give rise to a claim under the Policy.

**FirstAssist Insurance Services Limited Claims Department**  
Marshall's Court Marshall's Road  
Sutton, Surrey, SM1 4DU  
Tel: 0208-652-1313  
Fax: 0208-661-7604

A claim form is available on request from The First Assist Group. Consent to pay Legal Expenses will be given if the Insurers are satisfied that there are reasonable grounds for pursuing or defending the claim or legal proceedings and it is reasonable for Legal Expenses to be provided in the particular case. Legal Expenses incurred before such consent is given will not be covered.

**THIS DOCUMENT IS NOT THE POLICY. PLEASE REFER TO THE MASTER POLICY FOR FULL DETAILS OF THE COVER, EXCLUSIONS AND CONDITIONS.**

**FOR FREE LEGAL ADVICE 24 HOURS A DAY SEVEN DAYS A WEEK CALL  
01455 251500 AND QUOTE CODE NUMBER 33568**