



## Legal expenses insurance

Thank you for purchasing membership of the Forum of Private Business, which includes legal expenses insurance cover.

**IMPORTANT:** This document does not give full details of the cover provided; it provides a summary of the cover, but does not include of the terms and conditions. A copy of the full policy wording is held by the Forum and is available on request or can be downloaded from [www.fpb.org/LEI](http://www.fpb.org/LEI).

## The policy will cover

### Section 1 Employment disputes

Representation costs incurred in defence of a dispute with a present, past or future employee; and the cost of a basic or compensatory award ordered to be paid by an Employment Tribunal following a dispute with an employee provided you contact the advisory helpline service from the outset of the dispute and follow the advice given, and provided we have given our prior written acceptance of your claim.

### Section 2 Health and safety prosecution

Costs incurred defending a health and safety criminal prosecution.

### Section 3 Tax protection

Costs incurred in dealing with a HM Revenue & Customs (HMRC) full enquiry, which is a HMRC enquiry that includes a request to examine all of your books and records. Cover is also provided in the event of a PAYE dispute which arises following a compliance review by HMRC into the operation of PAYE, and cover in the event of a VAT dispute following a VAT visit undertaken by HMRC.

### Section 4 Criminal prosecution

Costs incurred defending legal proceedings in a Court of criminal jurisdiction in respect of any act or omission or alleged act or omission. Cover is not provided for a prosecution brought in connection with the road traffic laws, or in connection with the ownership, driving or use of a motor vehicle.

### Section 5 Statutory licence protection

The cost of an appeal or representation to the relevant authority following an act or omission which leads to the removal of a statutory licence.

### Section 6 Jury service

The cost of the insured's salary or an employee's salary for any period for which the insured or their employees are obliged to attend court for jury service where the cost is not recoverable from the relevant court, up to a maximum of £100 per day and limited to a maximum of £1,000 for any one claim.

### Section 7 Property disputes

The cost incurred in any dispute or legal proceedings, including those relating to the physical possession of the property, the terms of the insured's tenancy regarding use or maintenance of the property, provided the insured will suffer financial loss if the defence or pursuit of the legal proceedings is not fulfilled. Cover excludes disputes relating to a tenant's negligence, damage or nuisance to the property.

### Section 8 Data protection

Costs incurred defending civil proceedings for compensation under Section 13 of the Data Protection Act 1998, provided that the insured is already registered with the Data Protection Commissioner.

### Section 9 Personal injury

Costs incurred in the pursuit of legal proceedings to recover damages for the death of or bodily injury to an insured person.

### Section 10 Wrongful arrest defence

The cost of defending civil proceedings against the insured in relation to allegations of wrongful arrest or malicious prosecution.

## Limits of indemnity

This legal expenses insurance cover will indemnify you in respect of legal fees incurred up to £75,000 per section of cover, per annum.

For claims against Section 6 - Jury service, cover is limited to a maximum of £100 per day; £1,000 per claim.

## Excesses applicable

Nil excess applies as standard to claims made against this policy, except where you appoint a representative other than that selected by Qdos, in which case you will be required to pay an increased excess of £2,500.

## Period of insurance

Your legal expenses insurance cover will commence on the inception date of your membership of the Forum of Private Business and will continue for as long as you remain a member of the Forum. If your membership is cancelled, expires or is not renewed, all cover under the legal expenses insurance policy will cease and you will lose any right to claim.

## How to claim

It is important that, as soon as you become aware of any incident that could lead to a claim against this policy, you contact the Qdos legal telephone advice line. Failure to contact the advice line at the outset, and then follow the advice given, could in some circumstances lead to a claim being rejected or restricted.

Details of how to contact the Qdos legal telephone advice line can be found below.

Upon acceptance of your claim, depending on the type of claim, Qdos will either instruct a panel solicitor to deal with the claim or will deal with the claim themselves. Where a panel solicitor is appointed, Qdos will provide written details of the solicitor and the solicitor will then contact you directly. Fees incurred either by Qdos or a panel solicitor will be paid directly by the insurer. You will be asked to pay the VAT element if you are VAT-registered. This is a claims made insurance; all claims must occur and be notified to Qdos during the period of insurance.

## Qdos legal telephone advice line

You have telephone access to Qdos consultants who are available to assist you with practical advice on any of the following issues:

- Tax and VAT
- Employment and health and safety
- General legal issues
- Claims notification

This service is available 24 hours a day, with the exception of claims notifications, which can be made weekdays between 8.30am and 5.30pm. To access this service:

- |        |   |                          |
|--------|---|--------------------------|
| Step 1 | - | Call 0845 612 0880       |
| Step 2 | - | Quote your member number |



Qdos Broker & Underwriting Services Limited is authorised and regulated by the Financial Services Authority. The Forum of Private Business is an appointed representative of Qdos Broker & Underwriting Services Ltd.