

## FPB legal expenses insurance



Thank you for purchasing FPB legal expenses insurance cover. This document is confirmation that cover is in place.

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

### The policy will cover

#### Section 1 Legal costs and expenses incurred in disputes with workers

Representation costs incurred in defence of a dispute with a worker, provided you contact the legal telephone advice line from the outset of the dispute and follow the advice given.

#### Section 2 Awards of compensation incurred in disputes with workers

The cost of a basic or compensatory award ordered to be paid by an Employment Tribunal following a dispute with a worker, provided you contact the legal telephone advice line from the outset of the dispute and follow the advice given and provided we have given prior written consent.

#### Section 3 Health and safety prosecution

Costs incurred defending a health and safety criminal prosecution.

#### Section 4 Tax enquiries and disputes

Costs incurred 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 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. Cover is not included for an aspect enquiry which is a HMRC enquiry that does not include a request to examine all of your books and records.

#### Section 5 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 included 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 6 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 7 Jury service

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

#### Section 8 Property protection

The cost of a civil action relating to your material property which relates to an alleged or actual negligent act or omission or nuisance, trespass or criminal damage by a third party which causes or could cause physical damage to the property.

#### Section 9 Data protection

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

#### Section 10 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 11 Disputes with landlords

Costs incurred in the pursuit or defence of legal proceedings between you and your landlord under the terms of a lease, licence or tenancy agreement applying to your business premises.

### 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, 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, 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 policy number |



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