

Commercial legal policy

Policy summary

The British Association of Sports Rehabilitators & Trainers



The purpose of this summary is to help you understand your insurance policy. It sets out the significant features, benefits, limitations and exclusions but does not form part of your policy or contain the full terms of the policy. You should read the full policy wording for a full description of the terms of the insurance, including definitions.

Insurance provider

The insurance is underwritten by Markel International Insurance Company Limited, 20 Fenchurch Street, London EC3M 3AZ and is administered by Abbey Legal Protection, a trading division of Abbey Protection Group Limited.

Who is this policy for?

It is designed for individuals who want to insure against the costs of legal or professional representation they will incur in the types of disputes described in the sections of cover below.

Period of insurance

The period of insurance is for 12 months or as otherwise stated in your policy schedule.

Premium

The premium payable is as stated in your policy schedule

Claims notifications

This is a claims made policy which covers claims notified to us within the period of insurance.

Significant features, benefits limitations/exclusions

The following tables set out the significant features and benefits described in the sections of cover below and the significant/unusual limitations and exclusions of the policy

Significant features

The most that we will pay any one claim	£100,000
The most that we will pay for all claims per member in the period of insurance	£100,000
Territorial limits	The United Kingdom of Great Britain and Northern Ireland (excluding the Isle of Man and the Channel Islands)
Excess (any one claim)	<ol style="list-style-type: none">1. Excess for our choice of representative £02. Excess if you are able to choose your own representative (see wording for details) Criminal defence: Interview under caution- Not applicable Criminal defence : Prosecution defence and Regulatory compliance - £1,000
Reasonable prospects of success	Your case must have at least a 51% chance of success, unless your claim is made under one of the following sections: – Criminal defence - Interview under caution

Policy benefits/sections of cover	Significant exclusions/limitations
Criminal defence We will cover costs for your:	We will not cover claims:
Interview under caution Representation (including written submissions) at an interview under caution	Interview under caution Where you are required by the Police to immediately attend an interview under caution at a Police station
Prosecution defence Defence of a criminal prosecution once you receive a summons accusing you of a criminal offence	Prosecution defence <ul style="list-style-type: none"> • Involving a motoring offence, fraud, dishonesty, criminal damage or tax proceedings • Allegations of assault or a sexual offences, unless you plead not guilty and maintain a not guilty plea throughout • For your employee, director or a partner of your business if charged under the corporate manslaughter or corporate homicide act 2007 • Caused by seepage, pollution or contamination of any kind
Regulatory compliance We will cover you for costs for an:	We will not cover you over claims where:
Enforcement notices Appeal against an improvement or prohibition notice issued by the Health and Safety Executive or the Food Standards Agency	
	What is not covered by this policy? <ul style="list-style-type: none"> • Any claims where you do not have reasonable prospects of success in your case • Any costs incurred before we have consented to those costs being incurred • Pre-existing circumstances

Advice

You will have free access to legal telephone advice services by calling the Legal Advice Line shown on your schedule.

Claims handling and notification

We will choose a representative to act on your behalf other than at the point of an inquiry or legal proceedings where you will have freedom to choose your representative subject to us approving your choice.

Initial notification of a claim must be made immediately by calling the number shown on your policy schedule or writing to/emailing us using the details below:

The Claims Department
Abbey Legal Protection
20 Fenchurch Street
London
EC3M 3AZ
Email: claims@abbeylegal.com

Your right to complain

If you are not satisfied with any aspect of our service or the insurance provided, you should contact us by writing to:

The Customer Services Manager
Abbey Legal Protection
20 Fenchurch Street
London
EC3M 3AZ
Email: complaints@abbeylegal.com

We will do our best to resolve your complaint but, if you are still not satisfied, you can refer the matter to The Financial Ombudsman Service.

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Helpline: 0800 023 4567
Switchboard: 020 7964 1000
Website: www.financial-ombudsman.org.uk

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>.

Your right to compensation

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). The Insured may be entitled to compensation up to 90% of the Claim in the unlikely event the Insurer cannot meet its obligations. Further information about compensation arrangements is available from the FSCS.

Applicable Law

If there is a dispute between you and the Insurer, you and the Insurer are free to agree the law applicable. Unless specifically agreed to the contrary this insurance shall be subject to the laws of England and Wales.

AbbeyLegal

Legal Protection Insurance

Abbey Legal Protection

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Abbey Legal Protection is a trading division of Abbey Protection Group Limited which is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities only. Registered in England and Wales No. 4959808. VAT No. 245 7363 49 Registered office: 20 Fenchurch Street, London EC3M 3AZ. Markel Corporation is the ultimate holding company for Abbey Protection Group Limited.

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