

# Commercial legal expenses insurance

## Policy Summary

## Musculoskeletal Association of Chartered Physiotherapists



The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the full Policy Wording for a full description of the terms of the insurance, including definitions. This Policy Summary does not form part of the Terms and Conditions.

### **Insurance Provider**

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

### **Duration of contract**

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.

### **Insurance Cover**

This is a claims made insurance which covers claims notified within the Period of Insurance. The Insurance indemnifies you for legal costs in situations shown in the tables below.

### **Significant features, benefits, limitations and exclusions**

The following tables set out the significant features, benefits, limitations and exclusions of the Commercial Legal Expenses Insurance. The Insurance is split into Sections of Cover.

### **Significant Features**

|  |   |
|--|---|
| Indemnity Limits (as stated in your policy schedule)       | <ul style="list-style-type: none"> <li>– £100,000 any one claim</li> <li>– £100,000 per member for all claims during the period of insurance</li> </ul> |
| Territorial Limits   | – The United Kingdom of Great Britain and Northern Ireland (excluding the Isle of Man and the Channel Islands)  |
| Excess   | – Nil any one claim   |
| Retroactive Date   | – As specified in the Schedule  |
| Increased Excess (For use of own Appointed Representative) | <ul style="list-style-type: none"> <li>– Section A – Not applicable</li> <li>– Section B - £1,000 any one claim</li> </ul>                              |

| <b>Policy Benefits</b>  | <b>Exclusions</b>   |
|---|---|
| <p><b>Section A: Criminal Interview Under Caution</b><br/>Representation at a criminal interview under caution</p>  | <ul style="list-style-type: none"> <li>– Arising from HMRC Investigations</li> <li>– Allegations of offences against the person or dishonesty unless the Insured maintains a not guilty plea throughout the course of their defence</li> <li>– Allegations of domestic violence</li> <li>– Allegations of criminal damage</li> <li>– Allegations of speeding or driving whilst under the influence of alcohol or drugs or allegations of non endorsable road traffic offences</li> <li>– Where you are arrested and do not attend the interview under caution as a volunteer</li> </ul> |
| <p><b>Section B: Criminal Prosecution Defence</b><br/>– Defence of criminal prosecutions<br/>– Appeals against Improvement Notices under the Health and Safety at Work Act or the Food Safety Act</p> |   |
|   | <p><b>General Exclusions</b></p> <ul style="list-style-type: none"> <li>– Any claims where you do not have reasonable prospects of success in your legal case</li> <li>– Any costs incurred before we have consented to those costs being incurred</li> <li>– Defence of civil legal proceedings arising from injury, loss/destruction of property, breach of professional duty or tortious liability</li> </ul>  |

### **Advice**

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

### **Claims Handling and Claims Notification**

All disputes under Section A: Criminal Interview Under Caution will be handled by one of Abbey Legal Protection's choice of lawyer or other suitably qualified representative.

Under all other Sections of Cover where recourse is necessary to a lawyer and proceedings are issued you are free to choose your own lawyer or suitably qualified representative provided the proposed lawyer or suitably qualified representative is appropriate and their proposed charging rate is fair and reasonable with regard to the particular proceedings.

Initial notification of a claim must be made immediately by writing to:

The Claims Department  
Abbey Legal Protection  
20 Fenchurch Street  
London  
EC3M 3AZ  
Email: [claims@abbeylegal.com](mailto: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](mailto: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](http://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**

20 Fenchurch Street, London EC3M 3AZ Tel: 0345 350 1099  
sales@abbeylegal.com  
**www.abbeylegal.com**

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