



Policy Summary Family Legal Expenses Insurance

INTRODUCTION

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

INSURER

This Family Legal Expenses Insurance is underwritten by UK Underwriting Ltd, on behalf of AXA Insurance UK plc.

TYPE OF INSURANCE AND COVER PROVIDED

Lexelle Family Legal Expenses is primarily designed to offer protection to you and your family for your costs of pursuing a claim for damages sustained in an accident sustained in the course of employment. It also offers representation in the event of a tax investigation, protection of your earnings whilst attending Jury Service, defence against contract disputes and civil actions relating to property.

SIGNIFICANT FEATURES AND BENEFITS

The policy covers:	Relevant Policy Section
LEGAL ADVICE - A Free Legal Advice line is offered through Lexelle Limited, so for advice on employment issues or accidents at work or whilst motoring please telephone 0800 953 1216 quoting reference UKU/FAM	2
BODILY INJURY - Costs for making a claim for damages in respect of death or bodily injury, sustained by you or a member of your family in the course of your or their employment	2
LEGAL COSTS AND EXPENSES - Legal costs and expenses that you or a member of your family may become liable to pay to another party in making a claim for damages or compensation for bodily injury	2
EMPLOYMENT DISPUTES - Up to £5,000 for your legal costs and expenses for us to negotiate for your legal rights concerning a claim by you or a member of your family, against an employer for unfair or wrongful dismissal, redundancy or unlawful discrimination	2
TAX PROTECTION - We will negotiate on your behalf and represent you in any appeal proceedings in respect of a full enquiry by the Inland Revenue into your tax affairs provided the enquiry resulted from your work as an employee	2
JURY SERVICE - Provides protection for your salary or wages whilst attending Jury Service	2
CONTRACT DISPUTES - Negotiation of an insured's rights in a contractual dispute under the buying, hiring or selling of goods	2
PROPERTY PROTECTION - Negotiation of legal rights in a civil action relating to material property	2

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

The primary exclusions and limitations under this policy are that we will not pay legal costs and expenses where:	Relevant Policy Section
You pursue a claim outside the jurisdiction of the courts of Great Britain	3
We consider it unlikely a reasonable settlement will be obtained or the amount in dispute is disproportionate to the time and legal costs involved in its pursuit	5
You incurred such legal costs and expenses without our prior written authorisation or they were incurred as a result of a significant default or delay on your part	3
Such legal costs and expenses for claims which arise from a criminal act or omission	3
Applications for judicial review or in respect of the Human Rights Act or proceedings forming part of a group or multi-party action	3
Prior to the issue of any proceedings you do not use a solicitor agreed by us	5
In no case will we pay more than £50,000.00	3
For the first £250 of your legal costs incurred in employment disputes	2

DURATION OF COVER

This policy will expire one calendar year from the date it was issued.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed "How to cancel your policy".

Insurers may cancel this policy at any time by giving 14 days notice.

MAKING A CLAIM

If you have a claim, please telephone us on 0800 953 1216 as soon as possible to tell us about it.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on 0114 249 3300. If you are still not satisfied, please write to our Customer Relationship Manager at Lexelle Limited, P.O. Box 1345, Sheffield, S1 2UR.

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £200 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS.