

Leisure Home Legal Protection

Insurance Product Information Document



Administered by: Everywhen

Everywhen is a trading name of Advisory Insurance Brokers Limited. Registered in England Company No.4043759. Registered Office: 2 Minster Court, Mincing Lane, London EC3R 7PD. Authorised and regulated by the Financial Conduct Authority.

Product: Leisure Home Legal Protection Insurance

Managed by: Legal Protection Group Limited

Registered in England and Wales, company number 10096688. Legal Protection Group Limited (firm reference number 749446) is an appointed representative of Riviera Insurance Services Limited (firm reference number 786116). Riviera Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.

Underwritten by: Financial & Legal Insurance Company Limited

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This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract. Please note, all amounts shown below include any applicable tax.

What is this type of insurance?

Leisure Home Legal Protection is a legal expenses insurance contract which provides you with access to legal advice and insurance cover for legal costs and expenses in personal legal disputes listed below, subject to the terms and conditions of your policy.



What is insured?

- ✓ Legal costs and expenses up to £50,000 per insured incident for:

Leisure Home Disputes and Misrepresentation

A dispute with your site owner regarding:

- ✓ Your use, occupation or enjoyment of your leisure home or pitch
- ✓ Site facilities, services or maintenance
- ✓ Your right to sell your leisure home
- ✓ Annual pitch fees
- ✓ The location of your leisure home or pitch, where this falls outside the boundaries agreed with the site owner

Your Employment Protection

- ✓ Pursuing disputes with a current, former or prospective employer regarding a contract of employment or a breach of employment rights

Personal Injury

- ✓ Pursuing claims following a sudden and specific event which causes death or bodily injury to an insured person

Consumer Contract Disputes

Pursuing or defending disputes arising from a breach or alleged breach of a contract entered into for:

- ✓ Buying, selling or hiring in goods
- ✓ Buying or hiring in services
- ✓ Buying, selling, servicing, renting, insuring or hire purchase of a motor vehicle, spare parts or accessories

Tax Protection

- ✓ Representing you in an HMRC investigation into your personal tax affairs

Identity Theft Assistance

- ✓ Access to an adviser who will provide assistance to help restore an insured person's identity
- ✓ Costs incurred in correspondence to restore identity and credit rating
- ✓ Costs incurred in re-applying for a loan previously rejected due to ID theft
- ✓ Defending an insured person's legal rights if other parties take legal action against them arising from the insured person's ID theft

Personal Legal Advice Helpline

- ✓ Confidential telephone advice on personal legal matters under UK, Isle of Man or Channel Islands law



What is not insured?

There is no cover for:

Leisure Home Disputes and Misrepresentation

A dispute about:

- ✗ The sale of your leisure home, arising either before it is marketed or during your first six months of cover
- ✗ Pitch fees if you have owned your leisure home for less than a year
- ✗ Compulsory purchase orders, repossession, licensing or planning permissions, building regulations or restrictions or controls placed on your leisure home by any government, public or local authority
- ✗ The location of your leisure home arising during your first six months of cover or where you have resided in your leisure home for less than one year

Your Employment Protection

- ✗ Representation throughout internal disciplinary or grievance procedures

Personal Injury

- ✗ Illness or injury which develops gradually over a period of time or is not caused by a sudden and specific event

Consumer Contract Disputes

- ✗ The amount payable under an insurance policy
- ✗ Contracts entered into in a business capacity
- ✗ A dispute with a local, public or government authority
- ✗ Buying or selling your leisure home
- ✗ Contracts entered into before the period of insurance
- ✗ A contract of less than £250 or less than £1,000 for the purchase of a motor vehicle

Tax Protection

- ✗ Returns which are incomplete, incorrect or not submitted on time
- ✗ Business tax affairs



Are there any restrictions on cover?

- ! There is no cover under this policy for any circumstances which you were aware of before the start date of this insurance
- ! There is no cover under this policy for any costs incurred before Legal Protection Group Limited have accepted your claim or which they have not authorised in advance
- ! This is a claims made policy which means that claims must be notified to Legal Protection Group Limited during your period of insurance or within 14 days after the expiry date if this insurance is not renewed
- ! There must always be more than a 50% chance that any claim under this insurance will have a successful outcome
- ! Legal Protection Group Limited will always select a legal representative of their choice to deal with your claim. If legal proceedings are issued or if there is a conflict of interest, you may choose your own legal representative. Your chosen legal representative must agree to Legal Protection Group Limited's standard terms of appointment and the most the insurer will pay is no more than the amount that would have been paid to Legal Protection Group Limited's own choice of legal representative



Where am I covered?

- ✓ The United Kingdom of Great Britain and Northern Ireland



What are my obligations?

An insured person must:

- Keep to the terms and conditions of the policy
- Take reasonable precautions to minimise the risk of a claim occurring and not to incur any unnecessary costs
- Supply Legal Protection Group Limited and your legal representative with honest and accurate information when asked to do so
- Co-operate fully with Legal Protection Group Limited and with your legal representative
- Notify Legal Protection Group Limited of any claim as soon as reasonably possible, which must be during the period of insurance



When and how do I pay?

The premium for this insurance policy is payable to the person who is selling you this insurance policy before the intended start date (unless paid by monthly instalments). The person who is selling you this insurance policy will confirm the total amount payable, payment dates and any available payment options.



When does the cover start and end?

Unless otherwise agreed, your cover will last for one year, starting from the date specified in your policy schedule.



How do I cancel the contract?

You can cancel your policy by contacting Everywhen on **01242 528844** or in writing to Everywhen, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ or leisure.renewals@everywhen.co.uk

Cancellation within 14 days

Everywhen will refund your premium in full if, within 14 days of receiving the policy documents (or for renewal, within 14 days of your policy renewal date) you decide that the policy does not meet your needs, providing that you have not reported or are intending to report a claim.

Cancellation after 14 days

This section is non-refundable upon cancellation of the policy and no return premium will be provided. Cover will cease from the date that your policy is cancelled.

Please note: if you have purchased your policy through a broker, please contact them to cancel your insurance.