

# Residential Property Legal Expenses Insurance

## Insurance Product Information Document

**Company: Lexelle Limited**

**Product: Residential Property Legal Expenses**

Lexelle Limited is authorised and regulated by the Financial Conduct Authority. (FCA Registration Number 312782)

This insurance is underwritten by Financial & Legal Insurance Company Limited who is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FCA Registration Number 202915) F&LPROPPLAT/07/25

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This policy will cover the policyholder for legal costs up to a maximum of £75,000 (£50,000 limit for Employment Disputes) for the list of insured incidents detailed in the What Is Insured section below. The policy also covers any family member that resides with the policyholder at their principal home.



### What is insured?

| The sections of this insurance that are available are dependent upon the status of the insured property |                              | Insured Property Status   |                                                  |
|---------------------------------------------------------------------------------------------------------|------------------------------|---------------------------|--------------------------------------------------|
| Section                                                                                                 | Cover                        | It is your principal home | It is a 2 <sup>nd</sup> home/unoccupied property |
| 1                                                                                                       | Free Legal Advice            | ✓                         | ✓                                                |
| 2                                                                                                       | Personal Injury              | ✓                         | ✗                                                |
| 3                                                                                                       | Employment Disputes          | ✓                         | ✗                                                |
| 4                                                                                                       | Criminal Prosecution Defence | ✓                         | ✓                                                |
| 5                                                                                                       | Tax Protection               | ✓                         | ✗                                                |
| 6                                                                                                       | Jury Service                 | ✓                         | ✗                                                |
| 7                                                                                                       | Contract Disputes            | ✓                         | ✓                                                |
| 8                                                                                                       | Property Protection          | ✓                         | ✓                                                |
| 9                                                                                                       | Education                    | ✓                         | ✗                                                |
| 10                                                                                                      | Probate                      | ✓                         | ✗                                                |



### What is not insured?

- **Personal Injury:**
  - ✗ Any injury caused in a road traffic or other incident where you were the driver/passenger in a private motorised vehicle.
- **Employment Disputes:**
  - ✗ Employment disputes that would not be dealt with by an Employment tribunal.
  - ✗ The first £250 of legal costs incurred in an accepted employment dispute claim.
  - ✗ Any claim not reported within 30 days following your dismissal or you becoming aware of the discrimination giving rise to your claim.
- **Criminal Prosecution Defence:**
  - Any unknowing criminal offence:
    - ✗ involving a motor vehicle, or offences of a sexual nature.
    - ✗ related to the insured person's business or profession, or in relation to a claim under an insurance policy/claim.
- **Tax Protection:**
  - Any Professional Fees arising from, involving/related to:
    - ✗ any earnings outside your contracted employment;
    - ✗ criminal proceedings, alleged fraudulent evasion of tax, misstatement with the intent to deceive, tax avoidance;
- **Jury Service:**
  - ✗ Where you are self-employed and suffered a loss of earning, income, salary, wages or other losses relating to attending a Jury Service.
- **Contract Disputes:**
  - ✗ Where a contract dispute relates to the purchase or sale of land or buildings other than your main residence.
  - ✗ Where a contract relates to your profession, business or employment.
  - ✗ A lease, licence or tenancy of land or buildings.
  - ✗ Any construction work/building or home extension.
- **Property Protection:**
  - ✗ The first £250 of your legal costs incurred in an accepted claim relating to trespass, or nuisance.
  - ✗ Any claim relating to a building or land other than your main residence.
  - ✗ Any event occurring whilst your main residence was left unoccupied
- **Education (Admission Appeal):**
  - ✗ Where you did not follow the local education authority application or the appeals process in an education claim.



## Are there any restrictions on cover?

- ! The policy will expire one calendar year from the date it was issued.
- ! In no case will we pay out more than £5,000 in any Education claim.
- ! Pursuit of a claim outside the jurisdiction of the courts of England & Wales, Scotland and Northern Ireland.
- ! Prior to any proceeding you must use the representative or solicitor nominated and appointed by us.
- ! In any event we will not pay more than £100 a day or £1,000 in total for any one jury service claim.
- ! In no case we will pay out more than £75,000 during the duration of cover (£50,000 Employment Section).
- ! Any claim that occurs outside of the policy period.



## Where am I covered?

You are covered within the United Kingdom of Great Britain, Northern Ireland, Channel Islands and the Isle of Man



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.



## When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, provided that no claims have been made or are pending, the premium will be refunded in full.

If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy, and provided that no claims have been made or are pending, you will be entitled to a pro-rata return of premium.