

Business Legal Guard

Policy Summary

This is a summary of the cover available under the Ageas Business Legal Guard insurance policy. The summary does not include all the policy benefits, limits and exclusions; full terms and conditions can be found in the policy wording, a copy of which is available from your insurance agent on request. The policy, and not this summary, is the basis of the contract of insurance.

The policy is an annual insurance contract which provides a wide range of covers for businesses as detailed below. It is underwritten by Ageas Insurance Limited.

Cover may be extended to meet your individual needs and any variations from standard will be detailed in any quotation given and thereafter in the policy schedule.

Standard Cover (only if cover is shown as operative on the policy schedule)	Standard Limit
Legal Expenses including: <ul style="list-style-type: none"> • Employment • Employment Compensation Awards • Tax Protection • Property • Compliance and Regulation • Jury Service • Employees' Extra Protection • Contract and Debt Recovery 	£100,000 £200 excess applies to aspect enquiries Limit £5,000 Minimum amount in dispute £200 (£500 excess if amount in dispute exceeds £5,000)
Optional Cover (available on request)	
Landlord's Legal Guard including: <ul style="list-style-type: none"> • Property Damage, Nuisance and Trespass • Repossession • Recovery of Rent Arrears • Prosecution Defence • Accommodation Costs 	£50,000 £250 excess for nuisance & trespass £75 per day up to £2,250
Family Legal Guard including: <ul style="list-style-type: none"> • Employment • Contract • Property • Personal Injury • Tax • Legal Defence • Jury Service • Identity Theft 	£50,000 £250 excess for nuisance & trespass Limit £5,000

Significant or Unusual Exclusions

Business Legal Guard

Cover 1 Employment (see page 5 of the policy wording)

- A redundancy within the first 180 days of your cover starting.
- A transfer under Transfer of Undertakings (Protection of Employment) Regulations 2006.
- Employment Disputes unless dismissal/disciplinary/grievance procedures have been completed.

Cover 2 Employment Compensation Awards (see page 5 of the policy wording)

- Money due to an employee.
- Breach of the National Minimum Wage Act 1998.

Cover 3 Tax Protection (see page 5 of the policy wording)

- The first £200 towards claims for aspect enquiries.
- An investigation by the HM Revenue & Customs team responsible for investigating fraud or tax avoidance.
- Where the HM Revenue & Customs levy a penalty or claim for interest or the Insured's return contains negligent misstatement or where accurate records have not been kept.

Cover 4 Property (see page 6 of the policy wording)

- Defending any claim brought against the Insured.

Cover 7 Contract & Debt Recovery (see page 6 of the policy wording)

- Computer software or systems which have been tailored to the Insured's requirements.
- Provision of computer hardware, software, systems or services by the Insured.
- Disputes with tenants where the Insured is the landlord.
- The sale or purchase of any land or buildings.

Landlord's Legal Guard Extension

Cover 1 Property damage, nuisance and trespass (see page 8 of the policy wording)

- Disputes arising from a contract other than a tenancy agreement.
- The first £250 towards claims for nuisance and trespass except where a claim is brought against a squatter.
- Trespass by a tenant or ex-tenant.

Cover 2 Repossession (see page 8 of the policy wording)

- The legal right to repossess rented property unless the tenant has been issued with the correct notices.
- Possession must be sought under relevant grounds of the Housing Acts as stated in the Policy wording.

Exclusions that apply to all covers under this extension (see page 9 of the policy wording)

- Disputes with an existing tenant within the first 90 days of cover starting under this Extension.

Family Legal Guard Extension

Cover 1 Employment (see page 9 of the policy wording)

- A dispute relating solely to personal injury.
- Defending any claim.

Cover 2 Contract (see page 9 of the policy wording)

- Disputes with a tenant where the Insured is a landlord
- Loans, mortgages, pensions, or any other financial or investment product.
- Construction work, or designing, converting or extending any building where the contract value exceeds £5,000.

Cover 3 Property (see page 9 of the policy wording)

- Building or land other than the Insured's home used as their place of work.
- Defending a claim for damage to property.
- The first £250 for nuisance and trespass claims.

Cover 4 Personal Injury (see page 10 of the policy wording)

- Defending a claim.

Cover 5 Tax (see page 10 of the policy wording)

- An investigation by the Specialist Investigations branch of HM Revenue & Customs.
- Tax returns where HM Revenue & Customs levy a penalty or claim interest or which contain negligent misstatements.
- Any business or venture for gain of the insured person.

Exclusions that apply to all covers under this extension (see page 10 of the policy wording)

- Any amount below £100.

Exclusions applicable to the whole policy (see page 11 of the policy wording)

Costs that have been incurred before acceptance of a claim.

Cancellation Procedure

There is an option to cancel this policy within 14 days of receipt of the policy schedule and wording. A refund of premium will be allowed for the time that was left on the policy.

Claim Notification

Before you do anything call the Claims Helpline on 0845 122 8930. Lines are open from 9.00am to 5.00pm Monday to Friday. Our experienced and friendly staff will take your details and send you a claim form to be completed.

Once you have notified us of your claim in writing, provided that we accept that you are covered under this Policy, we will immediately pass details of the claim to one of our panel of specialist solicitors who will advise you of the best course of action and represent you in any subsequent legal proceedings, if appropriate. Your claim will be dealt with quickly and professionally.

All claims reported under Ageas Business Legal Guard will be administered by: B4 Claims Limited, 7 Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR.

Complaint Procedure

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

If your complaint is about the way your policy was sold to you, please contact your insurance agent to report your complaint. If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation.

Alternatively, for claims or any other type of complaint, you can also write to us at the address shown below or email us through our website at www.ageas.co.uk/complaints (please include your policy number and claim number if appropriate).

Customer Service Adviser, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service if you have an annual turnover of less than EUR 2 million and fewer than 10 employees. You can contact the Financial Ombudsman Service, at the address below, however they will only consider your complaint once you've tried to resolve it with us.

South Quay Plaza, 183 Marsh Wall, London E14 9SR.
Please see page 16 of the Business Legal Guard policy wording for the full details of the complaints procedures.

Financial Services Compensation Scheme

In the event that Ageas Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme.

For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation up to 90% of the claim.

Further information is available from the Financial Services Compensation Scheme.

Their telephone number is **0207 741 4100**. Alternatively, more information can be found at www.fscs.org.uk

Ageas Insurance Limited

Office address

Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucester GL3 4FA

Registered office address

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www.ageas.co.uk

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font. The letter "a" is stylized with a horizontal bar extending to the right, and the "s" has a registered trademark symbol (®) at the end.