

Commercial Legal Protection Policy Summary of Cover

Some important facts about your Commercial Legal Protection 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.

Your cover is valid for a period of one year to run concurrently with the Max 10/10 Combined Liability Insurance policy arranged by TowerGate Underwriting Liability & Construction.

Insurer

This policy is underwritten by DAS Legal Expenses Insurance Company Limited.

About your Commercial Legal Protection cover

The policy will pay legal costs up to £100,000 including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees. DAS will also pay the costs of appealing or defending an appeal.

Significant features and benefits

Employment Disputes & Employment Compensation Awards –

(Only applicable when Employers' Liability section of the Max 10/10 Combined Liability Insurance is in force).

If your company faces an employment dispute, court or tribunal proceedings from a past, present or prospective employee DAS will pay legal costs incurred in defending your position. Should your company face the risk of losing a case and being ordered to pay awards of compensation at a tribunal, DAS will cover the company against costs.

Legal Defence – DAS will pay the cost incurred in defending an insured person if:

- It is alleged that a criminal offence has been committed; or
- A criminal prosecution is brought; or
- Civil action for compensation under section 13 of the Data Protection Act 1998 arises, including any resulting compensation award; or
- A civil action is brought against your company for wrongful arrest in respect of an accusation of theft; or
- A civil action is taken against the trustee of a pension fund set up for the benefit of the company's employees.

This cover also extends to appeals against the refusal of the Data protection Commissioner to register the company's application for registration.

Property Protection – DAS will pay legal costs to negotiate on behalf of your company for their legal rights:

- Following any event causing actual or potential damage;
- Following nuisance and trespass;
- Relating to material property which is owned by your company or for which your company is legally responsible.

Bodily Injury – At your company's request this cover will pay for the negotiation of an insured person's legal rights following an event which causes the death of, or bodily injury to, an insured person.

Tax Protection – This cover will pay the cost of negotiating for your company's rights or representation in appeal proceedings if any of the following tax problems arise:

- A Full or Aspect Enquiry or Tax Intervention Enquiry.
- A dispute arising from a review of your compliance with Pay As You Earn or Social Security Regulations.
- An assessment in respect of Value Added Tax.

Territorial Limits – For Legal Defence & Bodily Injury:

- The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

For all other Insured Incidents:

- The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Significant or unusual exclusions or limitations

Employment Disputes & Employment Compensation Awards –

Personal Injury.

Loss/Damage to property.

In respect of compensation awards, the advice of DAS must be sought and followed.

Total awards payable shall not exceed £1,000,000 in any one period of insurance.

Legal Defence –

Prosecutions for motoring offences.

Property Protection –

Contracts entered into by you.

Goods in transit, lent or hired out by you.

Goods not at your premises unless you are using them.

Damage to, or caused by, motor vehicles unless your business is selling them.

Bodily Injury –

Incidents where a specific or sudden accident is not the cause.

Any injury caused by a motor vehicle.

Tax Protection –

Tax avoidance schemes.

A £2000 limit and £200 excess applies for each Aspect Enquiry.

Additional Helpline

In addition, the following 24 hour helplines are included. To contact these helplines please refer to your policy wording.

Eurolaw Commercial Legal Advice

Provides legal advice on problems affecting your company under the laws of the majority of countries in Europe.

Tax Advice

Provides confidential advice on any tax matter affecting the insured business.

Business Assistance

In the event of an unforeseen emergency affecting the company premises which causes damage or potential danger, assistance will be arranged with a contractor. All costs are paid by the insured.

Counselling

Confidential counselling is available to all employees of your company and their immediate family who live with them.

Complaints Procedure

Towergate Underwriting Liability & Construction is committed to providing you with a high quality service, which we expect to maintain throughout the duration of the policy. In order for this level of service to be fully appreciated by you, we would first ask you to read through the policy documents carefully to ensure you understand the extent of the coverage provided and the conditions and exclusions that apply – particularly what is required of you if and when you become aware of a claim or a circumstance which may give rise to a claim being made against you.

If you have any questions or concerns about your policy, which cannot be answered to your satisfaction by your Broker, then please contact us at the address set out below.

If you have any complaint or issues over the handling of a claim you should, in the first instance, please contact the Compliance Officer at the address set out below.

If you feel that we have not offered you a first class service, please write and tell us at the address set out below and we will do our best to resolve the matter with you.

Contact Address:

Towergate Underwriting Liability & Construction

Towergate House, 20 Ellerbeck Court

Stokesley

North Yorkshire, TS9 5PT

Tel: **0845 072 0224**

Fax: **0845 072 0230**

E-mail: **liabilityandconstruction@towergate.co.uk**

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London E14 9SR

Tel: 08450 801800

Towergate Underwriting and Towergate Underwriting Liability and Construction are trading names of Towergate Underwriting Group Ltd

Registered Office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent. ME14 3EN.

Registered in England no.4043759

Authorised and regulated by the Financial Services Authority.

Policy ref: 2933/170/PW/05.08/0030

2937/170/KF/05.08/0034