

ALPS Household Legal Expenses Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Auto Legal Protection Services Limited (ALPS) is the Agent acting on behalf of the Insurer. Auto Legal Protection Services Limited, Registered Number: 3676991 and Registered Address: The Post House, Mill Street, Congleton, Cheshire, CW12 1AB, is Authorised and Regulated by the Financial Services Authority and this may be checked by visiting the FSA website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

Name of the insurance undertaking

The insurer of this policy is IGI Insurance Company Limited. Registered Number: 1229676. Registered Address: Market Square House, St James's Street, Nottingham NG1 6FG. IGI Insurance Company Limited is Authorised and Regulated by the Financial Services Authority and this may be checked by visiting the FSA website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

Type of insurance and cover

The ALPS Household Legal Expenses Policy protects you, in respect of Legal Costs and Expenses, as itemised in your policy document, for the period commencing from when you pay or promise to pay the premium to your insurance intermediary/broker, which in no circumstances can exceed 12 months.

Significant features and benefits

Your policy includes the following features, which are explained in detail in your policy document.

Cover	Legal Costs and Expenses Cover
The reasonable and irrecoverable legal costs and expenses incurred by the solicitor in the pursuit of a civil claim against a Defendant arising from a Consumer or Employment dispute or in connection with your Home.	£25,000 per incident
The policy also provides protection against a detailed examination by the Inland Revenue into your personal and private tax affairs.	

Significant and unusual exclusions or limitations

Your policy excludes some situations. Please refer to the exclusions section of your policy document for full

details although the most significant or unusual exclusions are outlined below.

Your policy excludes or limits the following:

- The first £50 of any legal costs and expenses (exclusion 2).
- Any claims made against the insured by an insured person or proceedings between insured persons (exclusion 5).
- Any claim not reported to us within 90 days of the date of incident (exclusion 6).
- Any claims resulting from any cause which cause personal injury to an insured person or any injury or illness that develops gradually (exclusion 7).
- A contractual dispute arising out of or in connection with any business trade or profession of an insured person (exclusion 9).
- A contract of insurance in so far as the dispute is in respect of the sum of money or other compensation payable under such a contract (exclusion 10).
- Any claims or matters concerning a lease tenancy or licence to occupy (exclusion 12).
- Any matters concerning the construction, conversion, repair or extension of buildings or parts of buildings (exclusion 13).
- Any matter relating to the ownership, use, sale, purchase or hire of a motor vehicle (exclusion 14).
- Any claims in connection with an insured persons contract of employment where the alleged breach occurs within 90 days of the inception of this policy (exclusion 16).
- Any claims in connection with an insured persons employment where the basis of the said employment is under a service agreement (exclusion 17).
- Any claims arising in connection with the insured persons principal residence within the first 180 days of the inception of this cover (exclusion 18).
- Any claims under the consumer section of this cover within the first 90 days of inception of this policy or where the contract for goods or services was entered into before the inception of this policy (exclusion 19).

Duration of Policy

The policy will remain in force from the date of commencement for a period, which in no circumstances will exceed 12 months.

Cooling off Period

Before you accept our policy you have 14 days to review your policy document. If you are not totally happy with the policy and you have not made a claim you can write to the intermediary/broker who arranged this insurance for you requesting that your insurance is cancelled and that any

monies paid be returned. Your intermediary/broker will then contact Auto Legal Protection Services Limited who will cancel your insurance.

Cancellation

You have the right to cancel your policy at anytime. You may cancel the policy by giving written instructions to the intermediary/broker who arranged this insurance for you. Your intermediary/broker will then contact Auto Legal Protection Services Limited and, providing you have not made a claim, a pro-rata refund of any monies paid will be allowed.

How to Claim

Telephone Auto Legal Protection Services Limited on 0870 050 9029.

Complaints

We hope that you will be very happy with the service provided. However, if you have any complaint you should contact Auto Legal Protection Services Limited who will then respond to your complaint within five days of receipt to tell you what action is being taken. Auto Legal Protection Services Limited will try and resolve the problem and give you an answer within four weeks. If it takes longer than four weeks Auto Legal Protection Services Limited will tell you when you can expect an answer. If the matter is not resolved to your satisfaction please write to: The Complaints Officer, ACPS, 25-39 James Street, Radcliffe, Manchester M26 1LN who are the appointed agents of the insurer of this policy. ACPS is Authorised and Regulated by the Financial Services Authority and this may be checked by visiting the FSA website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

In the event of a dispute being unresolved through the usual complaints procedure, the matter can be referred to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. This complaints procedure does not affect any legal right you have to take action against us.

Financial Services Compensation Scheme

IGI Insurance Company Ltd are 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 upon the type of insurance and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the Financial Services Authority or the FSCS. The latter can be visited on the web at www.fscs.org.uk or by contacting the FSCS on 020 7892 7300.

a breath of fresh air...

As an ALPS policy holder you are covered for legal costs arising from disputes in any of the following:

- Consumer Rights • Home Rights • Employment Rights • Income Tax Rights •