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SRS Insurance After-The-Event Litigation Indemnity Insurance Policy 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 is the company who has arranged for the issue of this policy by the Insurer. Auto Legal Protection Services Limited, Registered Number: 03676991 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 SRS Insurance Company Limited of Oliaji Trade Centre, 1st Floor, PO Box 1377, Victoria, Mahé, Seychelles. SRS Insurance Company Limited is licensed by the Central Bank of Seychelles and this may be checked by writing to the Insurance Dept., Securities and Financial Markets Division, Central Bank of Seychelles, PO Box 701, Victoria, Mahé, Seychelles.

Type of insurance and cover

The SRS Insurance After-The-Event Litigation Indemnity Insurance Policy protects you in respect of Legal Costs and Expenses, as itemised in your policy document, from the date on which the policy is issued until such time as the claim is concluded or we provide notice that cover is withdrawn.

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
<p><u>Defendant's Legal Costs</u> The costs and charges incurred by the Defendant and his/her/their legal representatives as a result of defending the proceedings issued pursuant to the claim made by you for compensation for personal injury and/or other losses. This shall include any disbursements that the defendant incurs.</p> <p><u>Disbursements</u> Any payments required to be made by the Appointed Representative (Your Solicitor) on your behalf in the course of pursuing the claim. This shall include, but is not limited to, medical examination charges, expert witness fees and Court fees.</p> <p><u>Premium</u> The sum of money, shown in the Certificate that you have paid, promised to pay or has been paid on your behalf.</p>	<p>£50,000 per incident</p>

Significant and unusual exclusions or limitations

Your policy excludes some situations. Please refer to the exclusions sections of your policy document for full details although the most significant or unusual exclusions are outlined below.

Your policy excludes or limits the following:

- Where you are, or would but for the existence of the Certificate and this Master Policy be, entitled to indemnity under any other insurance (exclusion 1).
- If you have not entered into a Conditional Fee Agreement or if the Certificate is terminated prior to the Conclusion (exclusion 3).
- If the Proceedings have been conducted in such a manner so as, in the reasonable opinion of the Insurer, to have prejudiced the Insurer's position as a result of the delay or other default by you or Your Solicitor, save where such delay does not occasion material loss (exclusion 5).
- If the Proceedings have been abandoned or withdrawn by you or by Your Solicitor before legal proceedings have been issued, unless the prior written consent of the Insurer has been obtained (exclusion 6).
- Where it is discovered during the course of the Proceedings that the Defendant is not insured in respect of the outcome of the Proceedings (exclusion 8).

Duration of Policy

The policy will remain in force from the date of issue shown on the policy schedule until the earliest of the following occurrences: -

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- a) When the proceedings in the Court of first instance are concluded.
- b) When the claim is concluded by negotiation by Your Solicitor.
- c) When you or Your Solicitor give us notice that the claim is concluded.
- d) When we give you notice that the cover is withdrawn.

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 Auto Legal Protection Services Limited, who arranged this insurance for you requesting that your insurance is cancelled and that any monies paid be returned. Auto Legal Protection Services Limited will then contact SRS Insurance Company Limited who will cancel your insurance and refund any premium paid to them.

Cancellation

After the Cooling off Period, you have the right to cancel your policy at anytime. You may then cancel the policy by giving written instructions to Auto Legal Protection Services Limited who arranged this insurance for you. Auto Legal Protection Services Limited will then contact SRS Insurance Company Limited and arrange cancellation of the policy. In such circumstances, there is no refund of any premium paid and any outstanding premium will become immediately payable to the insurer.

How to Claim

Either write to The Claims Department, SRS Insurance Company Limited, Oliaji Trade Centre, 1st Floor, PO Box 1377, Victoria, Mahé, Seychelles or e-mail details to claims@srsinsco.com.

Law Applicable

The law applicable to your policy is the law of England and Wales.

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 Managing Director, SRS Insurance Company Limited, Oliaji Trade Centre, 1st Floor, PO Box 1377, Victoria, Mahé, Seychelles, or e-mail details to complaints@srsinsco.com.

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

SRS Insurance Company Limited is registered in the Seychelles and is licensed by the Central Bank of Seychelles under the provisions of the Seychelles Insurance Act 2008 and its associated regulations. The Company is authorised to conduct general insurance business outside the Seychelles and is regulated by the Securities and Financial Markets Division of the Central Bank of Seychelles. The Company does not sell insurance directly to United Kingdom customers. However, insurance intermediaries, appropriately authorised and regulated by the United Kingdom's Financial Services Authority are permitted under both English and Seychelles legislation to market the Company's products to United Kingdom clients, subject to certain provisions of the Insurance: Conduct of Business Sourcebook rules (ICOBS). Management and solvency are not supervised by Her Majesty's Government and the Insured will not be protected by the Financial Services Compensation Scheme if the Company is unable to meet its liabilities to the Insured.