

## Household Legal Protection Policy Summary

Some important facts about your Household 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. When reviewing your policy it should be read in conjunction with your Policy Schedule.

Insurer : Equity Red Star at Lloyds  
Your cover is valid for [one year]

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p><b>Legal Expenses Cover</b></p> <p>This policy covers legal and professional fee, costs and expenses up to £50,000 in connection with pursuing civil legal proceedings in respect of any of the following insured incidents:</p> <ol style="list-style-type: none"> <li>1. Your death or personal injury.</li> <li>2. An infringement of your legal rights arising from your ownership or occupation of your permanent place of residence.</li> <li>3. The sale or purchase of your permanent place of residence.</li> <li>4. Civil actions relating to material property owned by you or for which you are responsible, following an event which causes or could cause physical damage to the property or concerns nuisance or trespass.</li> <li>5. The purchase, hire, leasing or sale of personal or private goods, or the provision of services for your private or personal use.</li> <li>6. Disputes arising from a contract of employment entered into by you for your work as an employee.</li> </ol>	<p>The policy does not cover:</p> <ul style="list-style-type: none"> <li>• An infringement of legal rights which occurs within 60 days of the start of this policy.</li> <li>• The first £25 of any claim.</li> <li>• Under insured incident 1 any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident.</li> <li>• Under insured incident 4 the first £250 for nuisance or trespass events.</li> <li>• Under insured incident 4 planning, construction or structural alteration of any buildings or parts of them.</li> <li>• Under insured incident 4 subsidence, ground heave, landslip, mining or quarrying.</li> <li>• Under insured incident 4 any building or land other than your principal home.</li> <li>• Under insured incident 5 any motor vehicle owned or used by, or hired or leased by you.</li> <li>• Under insured incident 5 the settlement payable under an insurance policy.</li> <li>• A breach of a contract of employment which occurs within 90 days of the start of this policy.</li> <li>• A claim relating to your alleged dishonesty or alleged violent behaviour.</li> <li>• A claim relating to divorce, judicial separation or cohabitation.</li> <li>• A claim relating to your business, profession or trade.</li> <li>• A claim relating to medical negligence.</li> <li>• A claim relating to written or verbal remarks which damage your reputation.</li> </ul>	<p>Terms and conditions of policy</p>
<p><b>Helpline</b></p> <p>We provide a 24 hour, seven days a week helpline service.</p>		<p>Terms and conditions of policy</p>
<p><b>Legal Advice Service</b></p> <p>We will give you confidential legal advice over the phone on any personal legal problem, under the laws of the United Kingdom, the Isle of Man and the Channel Islands.</p>		<p>Terms and conditions of policy</p>

### Cancellation Right

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reasons, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the "cooling off period". Thereafter any return premium will be discretionary.

### Making a Claim

**Call Family Plus on 01603 420033**

Please quote the following policy reference; H J Pook Insurance (to be quoted at all times).

The following information will be required:

- Policy reference as above.
- Your name.
- Your address.
- The branch you have taken your policy through.
- The type of insured problem you are experiencing

### Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, you should in the first instance direct your complaint to the manager of the department you are dealing with. In the unlikely event you remain unsatisfied please contact :

The Chief Executive, Family Plus, Kircam House, 5 Whiffler Road, Norwich, NR3 2AL.

If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service.

If you wish to put your complaint direct to the insurer, their address is Equity Red Star, Library House, New Road, Brentwood, Essex, CM14 4GD.

You may be entitled to compensation from the Financial Services Compensation Scheme in the event that the insurer is unable to meet its liabilities.