

# Legal Protection & Identity Theft Protection Insurance

## Insurance Product Information Document

**Company: UIA (Insurance) Ltd**    **Product: Benenden Legal Expenses & Identity Theft Protection Insurance Policy**

This Legal Protection and Identity Theft Protection Insurance is underwritten by UIA (Insurance) Ltd. It is administered by ARAG plc on our behalf. ARAG plc is authorised and regulated by the Financial Conduct Authority. UIA (Insurance) Ltd registered office - Kings Court, London Road, Stevenage, Herts SG1 2TP. UIA (Insurance) Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014 (registration number 2898R), is authorised by the Prudential Regulation Authority, and is regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 110863. UIA Mutual is a trading name of UIA (Insurance) Ltd.

This document gives a summary of the key information relating to this legal expenses & identity theft insurance policy. The complete pre-contractual and contractual information on this product is provided in the full policy documentation.

### What is this type of insurance?

This is a policy which covers legal costs and expenses arising from defined incidents. It also covers disputes arising from the use of your personal information without permission to commit fraud. You can choose to add this additional cover to your Benenden Home Insurance policy underwritten by UIA Mutual policy.



### What is insured?

- ✓ Legal costs and expenses up to £50,000
- ✓ Disputes with current, former or prospective employers relating to your contract of employment
- ✓ A dispute arising from an agreement you have entered into for buying or hiring goods or services, for privately selling goods or for renting your home as a tenant or occupying it under a lease
- ✓ Disputes relating to damage to your visible property, private or public nuisance or trespass
- ✓ Claims following a sudden event which directly causes you bodily injury
- ✓ Clinical negligence
- ✓ Formal enquiries into your personal tax affairs
- ✓ Legal defence against work related prosecutions, motoring prosecutions, or disciplinary hearings brought by any professional or regulatory body
- ✓ Loss of earnings while attending a court or tribunal, including while performing jury service
- ✓ Identity theft



### What is not insured?

- ✗ Claims not reported during the period of insurance
- ✗ Any legal case where it is not likely that your claim will be successful
- ✗ Legal costs and expenses incurred prior to the acceptance of a claim
- ✗ Disputes relating to your business, or to any venture for gain



### Are there any restrictions on cover?

- ! Legal costs and expenses in excess of £50,000
- ! Loss of earnings over £1,000
- ! Tax matters relating to wealth, assets or money located outside of Great Britain and Northern Ireland are not covered
- ! Legal defence cases relating to driving without motor insurance or a valid licence are not covered
- ! Contract disputes relating to construction work or designing, converting or extending any building where the contract value exceeds £10,000 including VAT are not covered



### Where am I covered?

- ✓ The United Kingdom including the Isle of Man and the Channel Islands
- ✓ Also, countries in the European Union, Norway & Switzerland for contract disputes, personal injury and clinical negligence



### What are my obligations?

- You must provide full, complete and accurate answers, to the best of your knowledge, to questions we ask when you take out, amend, or renew your policy
- Tell us immediately of anything that may make it more costly or difficult for our appointed adviser to resolve the claim in your or your family's favour
- You must agree to use an appointed advisor chosen by us before the issue of proceedings or in any claim falling under the jurisdiction of the small claims court
- You must continue to pay the premiums that are due



### When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay in full you must pay within 14 days of the start date of the cover. If you pay by instalments there will be 10 payments and you will receive a payment schedule showing the dates when payment must be made. Benenden Home Insurance does not charge interest on instalments.



### When does the cover start and end?

The cover starts on the start date you requested for your home insurance, as shown on your policy schedule, and lasts for 12 months. We will send you notice when your policy is approaching renewal.



### How do I cancel the contract?

You can cancel this policy within 14 days of first taking it out. If you contact us to cancel within this time, no charge will be made and we will refund any premium already paid.

If you wish to cancel after this period, you are entitled to a refund of premium paid less a proportionate deduction for the time we have been providing cover. If you have already made a claim, you will not be entitled to any refund of premium. Benenden Home Insurance will not charge an administration fee for cancelling the policy. To contact us to cancel the policy, or to discuss your policy, please use the details below:

**Telephone:** 0800 414 8556 **Email:** [support@cover.benendenhome.co.uk](mailto:support@cover.benendenhome.co.uk)