

FirstAssist Insurance Services Limited
Marshall's Court, Marshall's Road,
Sutton, Surrey
SM1 4DU

...about this insurance policy

1. What is this Keyfacts document?

This is a summary of the policy cover for the **UMAL Travel Legal Expenses Insurance Scheme**. It does not include the full terms and conditions of the contract which can be found in the policy document, a copy of which is available on request.

2. Who is providing this insurance policy?

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

3. What type of insurance policy is this?

This is a legal expenses policy that, subject to the terms, conditions and exclusions contained in the policy document, will meet your legal costs in pursuing or defending a legal action.

4. What are the significant features and benefits of this policy?

Under the **UMAL Travel Legal Expenses Insurance Scheme** we will indemnify the policyholder and anyone who journeys with them, in respect of legal expenses that they incur, subject to the terms, conditions and exclusions of the policy, in respect of

- The pursuit of legal proceedings to recover damages or compensation from a third party following any event which results in bodily injury to or death of the insured person occurring during a journey.
- Legal costs to recover damages or compensation following any event which results financial loss suffered by the insured person resulting from the breach of any travel or accommodation contract in respect of a journey.
- The defence of criminal proceedings brought against an insured person occurring during a Journey

Under the **UMAL Travel Limited Legal Expenses Insurance Scheme** there is a limit of indemnity of £25,000 for any one claim with an aggregate limit of £500,000 for any one year.

The territorial limits that apply to the cover are worldwide excluding the United States of America and Canada.

5. What are the significant and unusual exclusions and limitations?

All insurance policies contain exclusions and limitations. Exclusions are the events that we do not intend to cover under the policy. A limitation is usually a financial limit to an event that we are happy to cover but only to a certain pre-defined limit. For all of the exclusions you will need to refer to the **General Exclusions** section in the policy document as well as the specific cover exclusions under each of the individual sections.

Summary of Policy Exclusions

- any event which is reported to us more than six months after its occurrence.
- any legal expenses incurred prior to our written acceptance of the claim.
- any event or dispute that first happened or started prior to inception of cover under the **UMAL Travel Legal Expenses Insurance Scheme**.
- the defence of any civil legal proceedings.
- any legal expenses incurred where the insured person is injured or dies as a result of taking part in Hazardous Activities, commits or attempts to commit suicide or intentionally inflicts self injury, is engaged in aviation as a pilot or crew member of a fixed wing or rotary propelled aircraft or is a full time member of the armed forces of any nation or international authority or a member of any Reserve Forces called out for Permanent Service.
- any legal proceedings entered into in the USA or Canada.
- any damages fines and penalties of any nature incurred by the Insured Person in Legal Proceedings.
- any legal proceedings where a reasonable estimate of the total Legal Expenses is greater than the amount in dispute.
- any claim where there is not a reasonable chance of success.
- any legal proceedings arising from the insured person's intentional wrongdoing.
- legal expenses arising from libel, slander or malicious falsehood.
- any legal proceedings between the Insured Persons. This does not apply to accidents involving motor vehicles.
- legal expenses incurred in respect of proceedings in any constitutional international or supranational courts or tribunals

6. What is the duration of the policy?

This insurance policy runs for 12 months from the date of commencement.

7. What are the cancellation rights?

If having examined your policy you decide not to proceed, you will have 14 days to cancel it starting on the day you receive the policy documentation.

You will also have 14 days to cancel the policy after every renewal date.

To cancel the policy you should ring us on 020 8652 1313 or write to us at FirstAssist Insurance Services Limited, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU or alternatively contact your usual insurance advisor.

On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim on the policy.

8. How do I notify you of a claim I wish to make?

If you want to notify us of a claim, please contact us;

...in writing

Write to FirstAssist Insurance Services Limited, Claims Department, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

...by phone

Telephone 020 8652 1313

9. How do I make a complaint about this insurance policy?

If you wish to notify a complaint, please contact us;

By writing or telephoning;
FirstAssist Insurance Services Limited
Customer Relations Department
Marshall's Court
Marshall's Road
Sutton
Surrey SM1 4DU
020 8652 1313

Complaints that cannot be resolved by FirstAssist may be referred to the Financial Ombudsman Service.

Financial Ombudsman Service

(Insurance Division)
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0845 080 1800
Email: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

10. Is Great Lakes Reinsurance (UK) PLC covered by the Financial Services Compensation Scheme?

Great Lakes Reinsurance (UK) PLC is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk).

Other Important Information

FirstAssist Insurance Services Limited is registered in England and Wales No. 04617110. Registered office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462. Registered office at Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. FSA Register No. is 310671.

Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority. FSA Register No. is 202715.

You can check this information on the FSA's Register by visiting the FSA's web site www.fsa.gov.uk/register or by contacting the FSA on 0845 6061234.