

# POLICY SUMMARY

## 1. What is this Keyfacts document?

This is a summary of the policy cover for PFP HR Plus commercial legal expenses insurance. 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 Professional Fee Protection Limited (PFP). FirstAssist Insurance Services Limited are responsible for claims handling on behalf of the insurers 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 PFP HR Plus commercial legal expenses insurance we will indemnify the policyholder in respect of legal expenses incurred, subject to the terms, conditions and exclusions of the policy, under the following sections of cover.

Section	Features and Benefits
Employment Cover	The cost of defending disputes with staff over contracts of employment or alleged breaches of employment legislation, at a tribunal or court (including any compensatory awards made against the policyholder). Cover is also provided for actions to recover property occupied by an employee or ex-employee.
Prosecution Cover	The cost of defending appeals by the insured from matters arising from the Health & Safety at Work etc Act 1974, Food Safety Act 1990, Consumer Protection Act 1987.
Advice	Telephone Advice is provided by a team of legal and employment professionals 24 hours a day. Further extensive HR support, including documentation, is provided via our website <a href="http://www.hr-plus.uk.com">www.hr-plus.uk.com</a> .

Under the PFP HR Plus commercial legal expenses insurance the limit of indemnity is £50,000 any one claim with an aggregate limit of £500,000 for all claims in one year. In respect of Witness Attendance & Jury Service Allowance cover the indemnity limits are £150 a day with an aggregate limit of £10,000.

The territorial limits that apply to the policy are the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

## 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

We will not pay for;

- Cases without reasonable prospect of success.
- Legal expenses arising from the policyholder's intentional wrongdoing.
- Disputes you were aware of or should have been aware of when you applied for PFP HR Plus commercial legal expenses insurance.
- Any costs incurred without our written consent.
- Matters which are covered under other insurances e.g. professional indemnity.
- Defamation actions.
- Disputes over breaches of patent, trademark, design, copyright and trade secrets.
- Damages fines and penalties.

### Individual Sections Exclusions

Employment Cover	<ul style="list-style-type: none"> <li>• Cases where you have not consulted with our employment specialists before you dismissed an employee or made changes to their terms &amp; conditions of employment.</li> <li>• Cases where in the event of an action in an employment tribunal you decline to be represented by our nominated employment specialists.</li> <li>• Any dispute arising in the first six months of the policy where you have given a verbal or written warning to an employee in the six months before the policy starts.</li> </ul>
Prosecution Cover	<ul style="list-style-type: none"> <li>• Prosecutions involving the use of any motor vehicle.</li> <li>• Any legal proceedings involving an alleged, deliberate or intentional act.</li> </ul>

## 6. What is the duration of the policy?

This insurance policy runs for 12 months from the date of commencement. Prior to the expiry of the policy you will be notified whether we are prepared to offer renewal terms.

## 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 contact Professional Fee Protection Limited on 0845 307 1177 or write to PFP HR Plus, PFP House, 5 Sylvan Court, Sylvan Way, Southfields Business Park, Basildon, Essex SS15 6TW.

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;

<b>...in writing</b>	PFP HR Plus, Legal Expenses Claims Department, FirstAssist Insurance Services Limited, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.
<b>...by phone</b>	0845 070 5944

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

If you wish to notify a complaint about the administration of the policy, please contact;

<b>...in writing</b>	PFP HR Plus, PFP House, 5 Sylvan Court, Sylvan Way, Southfields Business Park, Basildon Essex SS15 6TW.
<b>...by phone</b>	0845 307 1177

If you wish to make a complaint about a claim, please contact;

<b>...in writing</b>	FirstAssist Customer Relations Department, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.
<b>...by phone</b>	0845 070 5944

Complaints that cannot be resolved by us 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](mailto:enquiries@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://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](http://www.fscs.org.uk))

### Other Important Information

Professional Fee Protection Limited is registered in England No. 1971993. Registered office at PFP House, 5 Sylvan Court, Sylvan Way, Southfields Business Park, Basildon, Essex SS156TH.

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.

PFP HR Plus is a trading style of Professional Fee Protection Limited which is authorised and regulated by the Financial Services Authority. FSA Register No. is 311718.

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](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 6061234.

### Demands and Needs Statement

**It is important that before you decide to purchase PFP HR Plus that you consider whether the insurance is appropriate for you. You should read all of the product marketing literature before deciding to purchase, as well as this document or full Policy wording available via [www.hr-plus.uk.com](http://www.hr-plus.uk.com). Since Professional Fee Protection have not reviewed your circumstances we are not able to make a recommendation as to whether the insurance is suitable for you. The Policy may, however, be appropriate if you do not have funds readily available to meet the additional legal costs which may arise should you have an employment dispute/prosecution which would otherwise be covered by the policy.**

PFP HR Plus, PFP House, 5 Sylvan Court, Sylvan Way, Southfields Business Park Basildon, Essex SS15 6TH