

LawShield 4sight

Some important facts about **your** 4sight policy are summarised below, which **you** should read. 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.

4sight is a legal expenses insurance contract, which helps **you** in the event of identity fraud and also helps **you** by providing legal advice and representation if **you**, or family members who permanently live with in the **home**, have a legal dispute which is insured under the policy.

Underwriters: UK Underwriting Limited on behalf of Inter Partner Assistance SA (for full details see the policy wording)

Your cover is valid for one year.

Significant Features and Benefits	Conditions or Limitations	Relevant Section in Policy Document
<p>What is covered – section 1</p> <p>In the areas described below, we will resolve an insured legal problem through ourselves, or if we agree it necessary, we will appoint an external panel solicitor/adjuster to act on your behalf, who will negotiate settlement.</p>	<p>We will only provide cover if the legal costs and expenses and incident took place during the period of insurance and the incident leading to your claim is covered by a court within the geographical limits.</p> <p>We will not pay legal costs and expenses for legal proceedings if we consider that you will not get a reasonable settlement or if any expected settlement is small compared to the time and expense involved.</p> <p>We must be advised of any claim within 90 days of the event causing it.</p> <p>No claims are considered involving a motor vehicle owned by you or which you are legally responsible for.</p> <p>We will not pay the first £25 of any claim under section 1, and the first £50 of any claim under section 2.</p> <p>Unless we agree to commence court proceedings or there is a conflict of interest, we have the right to choose a solicitor/adjuster to assist you.</p>	<p>What is covered.</p> <p>What is not covered.</p> <p>What is not covered.</p> <p>What is not covered.</p> <p>We will not pay for the following.</p> <p>Representation.</p>
<p>Consumer protection – Disputes over selling, buying or hiring any goods or services, including selling or buying a home.</p>	<p>Limited to £25,000 cover for any one incident.</p> <p>We will not pay legal costs and expenses for legal proceedings for any claim arising from selling, buying or hiring goods or services before the date the period of insurance starts.</p> <p>We will not pay legal costs and expenses for legal proceedings for claims arising from selling or buying a home unless the incident occurred at least 120 days after the period of insurance started.</p>	<p>What is covered.</p> <p>What is not covered.</p> <p>What is not covered.</p>
<p>Residential - Civil claims relating to physical damage to your home.</p>	<p>Limited to £25,000 cover for any one incident.</p> <p>No claims are covered for boundary disputes</p>	<p>What is covered.</p> <p>What is not covered.</p>

Personal Injury – Claims arising from your personal injury or death.	Limited to £25,000 cover for any one incident.	What is covered.
Employment – Claims involving an industrial tribunal, arising from your contract of employment .	Limited to £2,000 cover for any one incident.	What is covered.
What is covered – section 2 If you become aware of and can prove identity fraud, we agree to pay up to £25,000 for legal fees, subject to prior approval, loss of earnings, reinstatement of credit rating via statutory declaration, or re-application for loans. Other benefits include access to an identity fraud help line, and defence of proceedings brought against you by credit reference agencies or similar. Exceptions include identity fraud committed by someone in your home or losses that arise from business activity, costs covered by other legal expense policies, legal costs incurred without obtaining our prior consent or the first £50 of each claim.	We must be told of a claim within 90 days of you becoming aware of identity fraud or attempted identity fraud. Loss of earnings is only covered for four weeks in any year. We will not pay more than £25,000 for all claims arising in each year. We will not be liable for any legal costs and expenses incurred prior to us approving these in writing. Unless we agree to commence court proceedings or there is a conflict of interest, we have the right to choose a solicitor or adjuster to assist you . The first £50 of any claim is not covered.	What is not covered. Limits. Limits. Limits. Representation. What is not covered. We will not pay for the following.
Period of insurance	Length of time covered by this insurance and for any extra period which we accept your premium.	Definitions – Period of insurance
Geographical limits	section 1 , England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands. section 2 , England, Scotland, Wales and Northern Ireland.	Definitions – Geographical limits

Cancellation

We hope **you** are happy with the cover this policy provides. However, **you** have the right to cancel **your** policy during the 14 days after **you** buy the policy or 14 days after **you** receive **your** policy documents, whichever is later. Any paid premium will be refunded in full. If **you** cancel after the 14-day period has expired, no refund of premium is applicable.

Making a claim

To make a claim please call freephone line 0800 731 3942 as soon as possible.

Financial Services Compensation Scheme (FSCS)

If Inter Partner Assistance SA is unable to meet its liabilities under the insurance, **you** may be entitled to compensation from the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. **You** can get further information from **us** or the Financial Services Authority (FSA).

Complaints procedure

If **you** need to complain about this insurance policy or **our** service, **you** should, in the first instance, send **your** complaint to The Managing Director, LawShield UK Ltd, LawShield House, 850 Ibis Court, Lakeside Drive, Centre Park, Warrington, Cheshire, WA1 1RL.

If **you** remain dissatisfied after contacting the Managing Director of LawShield UK Ltd **you** can pursue **your** complaint further by contacting:

The Head of Claims,
UK Underwriting Ltd,
2 Gibraltar House,
Bowcliffe Road,
Leeds,

LS10 1HB.

If it is not possible to reach an agreement after contacting the Head of Claims at UK Underwriting Ltd, **you** have the right to make an appeal to the Financial Ombudsman Service (FOS) the address is:

The Financial Ombudsman Service
South Quay Plaza II
183 Marsh Wall
London
E14 9SR.

(These procedures do not affect **your** right to take legal action if **you** need to.)

The above complaints procedure is in addition to **your** statutory rights as a consumer for further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

