

# Legal Protection Insurance

Qdos

## Insurance Product Information Document

**Company:** Qdos

**Insurer:** HCC International Insurance Company plc

Qdos is a trading name of Qdos Broker & Underwriting Services Limited, authorised and regulated by the Financial Conduct Authority.

This insurance is underwritten by HCC International Insurance Company plc which is registered in the United Kingdom. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Reference number: 202655.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. Please note that if a word or term is capitalised, it has a specific meaning. For the definition, please review the 'Understanding your policy' section of the full policy wording.

### What type of insurance?

This is a Legal Expenses Insurance Document.

### Statement of Demands & Needs

This product meets the demands and needs of customers who wish to be indemnified in the event that they are called to attend jury service, who wish to be indemnified in the event that they are required to pursue or defend legal proceedings, or subject to a HMRC enquiry.



#### What's insured?

- ✓ Up to £500 per day, £5,000 per claim in the event the Insured is required to attend Jury Service
- ✓ Fees and Expenses incurred in pursuing a customer for an uncontested debt.
- ✓ Fees and Expenses incurred in bringing or defending:
  - Contract disputes
  - Property disputes
- ✓ Fees and Expenses, and Awards of compensation incurred in defending Employment Disputes.
- ✓ Fees and Expenses incurred in defending:
  - Health and safety prosecutions
  - Criminal prosecutions
  - Data protection proceedings
  - Allegations of wrongful arrest or malicious prosecution
- ✓ Fees and Expenses incurred in recovering damages for death or injury of the Insured, it's directors, partners or employees.
- ✓ Fees and Expenses incurred in pursuing an employee or former employee who is in breach of a restrictive covenant
- ✓ Fees and expenses incurred in defending a dispute with HMRC including:
  - Corporation tax enquiry
  - Enquiry into the Insureds Self Assessment Tax Return
  - PAYE enquiries and disputes
  - VAT disputes
  - IR35 Enquiries



#### What's not insured?

- ✗ Any legal proceedings made, brought or commenced outside the Territorial Limits.
- ✗ Legal expenses incurred without the Insurer's agreement.
- ✗ Any claims which are covered by another insurance policy.
- ✗ Any fines, damages or other penalties.
- ✗ Any claims directly or indirectly cause by war or terrorism.
- ✗ Any dispute with Qdos or the Insurer.
- ✗ Any claim relating to any cause of event occurring prior to the inception of this policy



## Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy schedule.
- ! Claims will only be accepted provided there is a reasonable chance of achieving a successful outcome in any legal proceedings, dispute, or enquiry.
- ! Claims will only be accepted provided the possible remedy following conclusion of any proceedings, dispute, or enquiry exceed the expected fees and expenses incurred.
- ! This is a claims made policy. The policy will only cover claims that arise and are notified to Qdos during the Period of Insurance or Notification Period.



## Where am I covered?

- ✓ The Territorial Limits of this policy are England, Scotland, Wales and Northern Ireland



## What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must take reasonable precautions to prevent loss or damage and to comply with all obligations and regulations imposed by any authority.
- You are required to notify Qdos of all material facts and alterations to the risk which come light during the period of cover.
- You must advise Qdos or the Insurer as soon as reasonably practicable of any incident that may give rise to a claim.



## When and how do I pay?

- Payment can be made online or over the phone with a Qdos representative.
- Payment can be in full or monthly.
- If opting to pay in full, payment is due on or before the policy start date by credit/debit card or bank transfer.
- If opting to pay monthly:
  - o An initial payment is due on or before the start date by credit/debit card or bank transfer. This will represent 1/12th of the policy premium.
  - o The remaining instalments are due by direct debit. Payment can be collected on 7th, 14th, or 21st of the month. A direct debit instruction must be set up within the first month of policy cover, otherwise the policy will be cancelled.
  - o When paying by direct debit, a £23.00 Direct Debit fee will be charged annually alongside the initial instalment.



### When does the cover start and end?

- This is an annual policy; the start date can be selected during your application.
- The start date can be today, or any date within the 30 days following your application. The policy cannot be backdated.
- The period of insurance will be specified in your policy schedule.



### How do I cancel the contract?

- You can cancel this insurance at any time by contacting Qdos.
  - o If you cancel within the first 14 days, you will be entitled to a full refund.
  - o If you cancel after the above, you will be entitled to a pro-rata refund after the deduction of a £20.00 cancellation fee.
  - o No refund will be provided if you cancel the policy after the insurer has paid a claim.