



# Commercial legal expenses

Summary of Cover

AXA Business Insurance

**keyfacts**®

## About this document

Some important facts about your Commercial Legal Expenses insurance policy are summarised below. 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.

### Important information

The insurance cover summarised in this document is provided by AXA Insurance, and administered on their behalf by Arc Legal Assistance Ltd.

Your legal expenses cover is valid for the same duration as the commercial insurance cover with which it is provided. This cover is an additional cover, that is only available if Public, Employers' liability, Professional indemnity or Contents cover have been selected.

## Features and benefits

Cover	Commercial legal expenses – Policy sections	Limits of cover available
Legal and accountancy costs of up to the limits shown in your schedule for any one claim and all claims notified during the period of insurance.	All	Cover is provided up to the limit of cover shown in your policy schedule: £100,000 any one claim and £1,000,000 in aggregate in any one period of insurance
24/7 Legal advice helpline	All	
Legal costs to: Pursue or defend a dispute with a contracting party over a contract to supply goods or services	Contract disputes	
Legal costs to: Defend a prosecution brought against you in a court of criminal jurisdiction or make an appeal against an Improvement or Prohibition Notice	Criminal prosecution	
Legal costs to: Pursue your rights in an appeal against a refusal of an application for registration or alteration of registered particulars, or an appeal against an Enforcement, Deregistration or Transfer Prohibition Notice.	Data protection	
Legal costs and awards of compensation to: Defend your rights in disputes with employees, ex-employees or prospective employees over employment matters.	Employment disputes	
Legal costs to: Pursue personal injury claims	Personal injury	
Legal costs to: Pursue a claim against a party over the possession, use, maintenance, negligence, damage or nuisance of or to your property.	Property Disputes	
Legal costs: Incurred by you in an appeal to the relevant statutory body, where the relevant authority suspends, revokes, alters the terms of or refuses to renew your statutory licences.	Statutory Licence Protection	
Accountancy fees to deal with Inland Revenue investigations and VAT disputes.	Tax Protection	

## Exclusions or limitations

### Significant or unusual exclusions or limitations

As this document is a summary of the insurance provided, the following is not a list of every exclusion that applies. You can find details of all of the exclusions in the policy documents

Exclusion or limitation	Applicable Cover
This insurance covers the legal costs incurred by Arc Legal's panel solicitors. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.	All
Claims where there is not a reasonable prospect of success	All
Costs which are not proportionate to the amount in dispute or the remedy claimed	All
Costs incurred without our prior consent	All
Fines or other penalties imposed by a court or tribunal	All
Claims arising out of or in connection with actual or alleged defamation or false statement	All
There is no cover for contracts that provide or arrange credit, insurance, securities or guarantees.	Contract Disputes
There is no cover for any prosecution for criminal damage.	Criminal Prosecution
Any fine, award or damages incurred by deliberately avoiding a payment or liability under statutory requirements	Employment Disputes
There is no cover for any dispute arising from the negotiation, review or renewal of a tenancy agreement or the subsequent purchase of the property whether or not the purchase is completed	Property Disputes
There is no cover for claims arising from an alteration or refusal to renew a statutory licence which is imposed by an Act of Parliament.	Statutory Licence Protection
There is no cover for the defence of any criminal prosecution.	Tax Protection

## Standard excesses

Section of cover	Excess
Contract disputes	£250
Statutory Licence	£250
If you decide to use a solicitor of your choice for any claim	£1,000

# Exclusions or limitations

## To make a claim

If you need to notify a possible claim under this insurance you should complete the online claim form at <https://informationcentre.axa.co.uk>. Alternatively please call the AXA legal advice line on ☎ **0330 024 5346** and quote your policy number. This is a “Claims Made” section of your policy. It only covers claims notified to the administrator in writing during the period of insurance. You must therefore notify the administrator in writing during the period of insurance as soon as you are aware of any cause, event or circumstance which has given or may give rise to a possible claim under this section. Your attention is drawn to the special conditions of making an employment claim below.

## Employment disputes

- a) Immediately any of the following actions are contemplated, you must contact the AXA legal advice line and follow the advice given before, for example, carrying out any disciplinary procedure or action, dismissing an employee you intend to significantly alter an employee’s terms of employment or before making an employee redundant.
- b) If you receive a form ET1 (claim form) from an employment tribunal and wish to obtain indemnity under this cover you should notify the AXA legal advice line. This must be done immediately because of the statutory 28 days’ time limit for returning a response form (ET3) or responding on-line.
- c) If a former employee requests a written statement of reasons for dismissal, you must contact the AXA legal advice line, not later than 7 days from the request and prior to the statement being given. Failure to seek and follow the advice of the helpline in any of the above situations will mean that any claim arising as a result of the action may not be covered.

## Policy duration

This is an annually renewable policy

## Applicable law

You and we can choose the law that applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise the Law of England and Wales will apply to this policy.

## Your cancellation rights

If you’re not satisfied with your policy you can contact us within 14 days of receipt of your documents and you’ll be entitled to a full refund – as long as your cover hasn’t started yet. If your cover has started, you’ll receive a proportional refund based on the cover you haven’t used yet.

If you cancel after 14 days, you’ll receive a proportional refund based on the cover you haven’t used yet – but you’ll also have to pay a cancellation fee of £35.

In all cases, if you’ve made a claim or a claim’s been registered against you before you cancel, you won’t be entitled to a refund – and the £35 cancellation charge will still apply.

## Making a complaint

If you have a complaint about your policy you should contact us.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

## Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy)

If you do not have access to the internet please contact us and we will send you a printed copy.

## Financial Services Compensation Scheme (FSCS)

AXA Insurance plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event that we cannot meet our obligations to you. This depends on the type of insurance, size of your business and the circumstances of your claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk))

The European Commission has also provided an Online Disputes Resolution Service for logging complaints. To use this service please go to <http://ec.europa.eu/odr>