

Home Legal Expenses Insurance

Insurance Product Information Document
Company: Allianz Insurance plc

Product: Coplus Family Legal Protection

Allianz Insurance plc (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849

This document provides a summary of the key information relating to this legal expenses insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a Coplus legal protection policy which provides legal assistance for personal disputes.

What is insured?

- ✓ Access to Lawphone for legal advice on any personal matter 24 hours a day, 365 days a year.
- ✓ Cover of up to £100,000 to take legal action or an appeal relating to your legal action for any event which isn't your fault and causes your death or bodily injury
- ✓ Cover of up to £100,000 to take legal action or an appeal relating to your legal action for any negligent act of surgery, clinical or medical procedure which causes your death or bodily injury
- ✓ Cover of up to £100,000 to take legal action or an appeal relating to your legal action for disputes over contracts for goods you have bought, sold or rented; services you have bought; or buying or selling your home
- ✓ Cover of up to £100,000 to take legal action or an appeal relating to your legal action for disputes relating to your contract of permanent employment against your employer at an employment tribunal
- ✓ Cover of up to £100,000 to take legal action or an appeal relating to your legal action for disputes arising from a breach of your legal rights to do with owning or using your home
- ✓ Cover of up to £100,000 to take legal action or an appeal relating to your legal action for disputes arising from an event which causes physical damage to your home or physical damage to property in your home
- ✓ Cover of up to £100,000 to represent you in any appeal proceedings following an aspect or full enquiry into your personal income tax position by HMRC
- ✓ Cover of up to £1,000 (£100 per day) to pay your salary or wages if you have to go to court for jury service

What is not insured?

We will not cover any costs for:

- ✗ Any claim where the event leading to the claim occurred before your policy started
- ✗ Any costs you agree to, or incur, before we have accepted your Legal Expenses claim in writing.
- ✗ Any Legal Expenses claim made more than six months after the date of the event or events which first caused your dispute.
- ✗ For consumer contract: any amount in dispute which is less than £250

Are there any restrictions on cover?

- ! At all times during your legal action you must be more likely than not to have your legal action decided in your favour, or be awarded a more favourable settlement than what your opponent has already offered, or recover damages from your opponent. If this is not the case we will end your cover.
- ! You can only choose the legal representative if there is a conflict of interest or when we agree legal proceedings need to be issued. At all other times we will choose the legal representative.



Where am I covered?

- ✓ For Clinical Negligence, Consumer Contract, Employment Tribunal Disputes, Property Disputes, Property Damage, Tax Investigations and Jury Service you have cover for disputes in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ For Personal Injury you have cover for the following countries: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey and the Vatican City.



What are my obligations?

- You must make your claim as soon as possible after the event has occurred.
- At all times during your legal action follow the advice of, and co-operate fully with, your legal representative and us.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium. Once purchased, please refer to your policy documents and payment information as provided by the company who sold you the policy.



When does the cover start and end?

Your policy start and end dates will be confirmed on your policy schedule.



How do I cancel the contract?

You may cancel the policy within 14 days of the start date or renewal date of your policy. Provided no claim has been made or incident has arisen which is likely to give rise to a claim, you will be entitled to a full refund.

If you cancel the policy after the 14 days reflection period, no return premium will be given.

To cancel your policy, please contact the insurance broker you used to arrange this policy.