

Personal Legal Expenses Insurance

Insurance Product Information Document



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

Company: The National Farmers Union Mutual Insurance Society Limited.
Registered in the United Kingdom. Authorised by the Prudential
Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority (No 117664).

Product: NFU Mutual Home Insurance

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Personal Legal Expenses Insurance provides you and your family living with you with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems covered by the policy. This service is administered by ARAG Legal Expenses Insurance Company Limited.



What is insured?

Access to telephone helplines for the following:

- ✓ Legal advice
- ✓ Tax advice
- ✓ Health and medical advice
- ✓ Counselling service

Access to Householdlaw website:

- ✓ Legal information
- ✓ Guides, videos and document building tools.

Employment

- ✓ Disputes relating to your terms of employment or statutory rights
- ✓ Defence for criminal prosecutions or certain civil actions against you as an employee
- ✓ Payment of your salary or wages while you attend a court or tribunal at our request, or if you take part in jury service.

Contract disputes

- ✓ Buying or hiring goods or services
- ✓ Selling goods.

Property

- ✓ Buying, selling or renting your home or your second home
- ✓ Disputes with your landlord relating to the rental of your home or second home
- ✓ Someone causing damage, legal nuisance or trespass to your home or second home
- ✓ Opposing adverse possession claims
- ✓ Opposing a map modification order made by a surveying authority.

Injury

- ✓ Specific or sudden incidents causing death or bodily injury.

Clinical negligence

- ✓ A negligent surgical act or medical procedure causing death or bodily injury.

Personal tax returns

- ✓ Costs you may incur if HMRC conduct an enquiry into your self-assessment tax return.

Motoring offences

- ✓ Defence for prosecutions relating to the use of a motor vehicle.

Gun certificate protection

- ✓ Costs to appeal if your certificate is suspended, changed, not renewed or cancelled.



What is not insured?

- ✗ Legal problems that started before your cover began
- ✗ Fines, penalties, compensation or damages
- ✗ Claims relating to a judicial review, coroner's inquest or fatal accident inquiry
- ✗ Claims relating to copyright infringement and intellectual property
- ✗ Claims relating to insolvency, bankruptcy or arrangements with creditors
- ✗ Loss of money relating to investment schemes or mortgages (apart from a dispute with a professional adviser on these matters).

Employment

- ✗ An employer's disciplinary and internal grievance procedures
- ✗ An employment dispute arising within 90 days of the start of this cover unless continuous cover has been held elsewhere.

Contract disputes

- ✗ Amounts in dispute of £100 or less including VAT
- ✗ In connection with your trade, profession, employment contract or a business venture
- ✗ For construction work if the contract value exceeds £50,000 including VAT
- ✗ A loan, mortgage, pension, investment or borrowing; or relating to a motor vehicle.

Property

- ✗ A motor vehicle
- ✗ The first £250 of any legal nuisance, or trespass or adverse possession claim
- ✗ Defending claims against you for property damage (apart from counter claims).

Injury

- ✗ Gradually occurring illness or injury
- ✗ Psychological or mental illness unless it follows a specific incident causing bodily injury to you.

Clinical negligence

- ✗ Failure to correctly diagnose a condition
- ✗ Psychological or mental illness unless caused by a bodily injury.

Personal tax returns

- ✗ Where you're self-employed, a sole trader or in a business partnership
- ✗ Relating to criminal investigations.

Motoring offences

- ✗ Relating to parking or obstruction offences, or driving without valid motor insurance.

Gun certificate protection

- ✗ Costs for an original certificate application.



Are there any restrictions on cover?

- ! Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ! Maximum limit of £100,000 for any one claim
- ! Costs you incur before we've agreed to cover your claim
- ! Late reported claims, where the delay adversely affects reasonable prospects of a claim.



Where am I covered?

- ✓ For contract disputes, injury and the defence of discrimination, data breach and criminal claims: the UK, Channel Islands and the Isle of Man, the European Union, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey
- ✓ For all other claims: the UK, Channel Islands and the Isle of Man.



What are my obligations?

- Co-operate fully with us and the lawyer or other professional appointed for you
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Report full and factual details of any claim as soon as possible and give us any information we need
- Send everything to us in writing that you are asked for
- Gain consent from us before incurring any legal advisers' costs
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by Direct Debit from a UK bank account at no extra charge.

In addition, we don't charge administration fees for making changes to your policy.



When does the cover start and end?

Your policy will normally run for a period of 12 months. This insurance cover will run from the start or renewal of your home insurance, as stated in your policy schedule. The policy is renewable each year.



How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.