



Composite Legal Expenses

Combined Family Legal Care Policy Summary & Key Facts

Please also see [Full Policy Wording](#)

Combined Family Legal Care Policy Summary
<p>Some important facts about your Combined Family Legal Care insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read policy document to make sure you understand the cover it provides. When reviewing your policy it should be in conjunction with your Policy Schedule.</p> <p>Insurer : Groupama Insurance Company Limited, Groupama House, 24-26 Minories, London. EC3N 1DE. Coverholder : Composite Legal Expenses Limited, Suffolk House, Trade Street, Cardiff CF10 5DT. Your cover is valid for one year.</p>

Significant Features and Benefits	Significant and unusual exclusions or limitations	Re the
<p>Legal Expenses Cover – Non Motor Section</p> <p>This policy covers legal and professional fees, costs and expenses up to £75,000 in connection with legal proceedings in respect of any of the following insured incidents:</p> <ol style="list-style-type: none"> 1. Personal Injury. Pursuing a claim for damages for injury or death due to the negligence of a third party up to £75,000. 2. Pursuing or defending a consumer dispute for faulty good or services up to £75,000 3. Home Rights. Pursuit of an infringement of your legal rights arising from your ownership or occupation of your home up to £75,000. 4. Taxation. Professional Fees relating to an in-depth Inland Revenue investigation of your personal tax affairs up to £75,000. 5. Employment. Contract of employment disputes up to £75,000. 6. Defence against criminal prosecution up to £75,000. 	<p>This Policy does not cover</p> <ul style="list-style-type: none"> • An infringement of legal rights, which occurs within 90 days of the start of this policy. • The first £25 of any claim. • Claims notified outside the Period of Insurance. You must notify us within 30 days of any circumstances that may give rise to a claim. • Under insured incident 2 any dispute relating to any contract entered into by you in connection with a business other than for your contract of employment. Also in respect of any contract where the amount in dispute is less than £100 or when the amount was due or payable over 6 months before the claim. • Under insured incident 2 any contract relating to any work carried out for the benefit of land or buildings other than your home. Also any claims relating to planning, erection or alteration of any buildings. • Under insured incident 2 any settlement payable under an insurance policy. Also any incidents occurring as a result of defective products, goods or services. • Under insured incident 3 claims relating to the planning, erection, alteration, construction, conversion, extension of buildings or parts of buildings. Also construction, closure, adoption or repair of roads or bridges or the construction, demolition or adaptation of buildings housing or other works. • Under insured incident 3 disputes involving leased or rented property • Under insured incident 3 compulsory purchase, confiscation nationalisation, requisition or destruction of or restrictions or controls placed on or damage to any property. • Under insured incident 6 legal costs incurred in the defence of any criminal proceedings unless charges are dismissed or the insured is acquitted. • Any dispute or prosecution involving a motor vehicle unless the dispute relates to a personal injury claim. • A matrimonial or co-habitation dispute except in so far as any claim relates to a dispute with your professional advisors. • A claim relating to your business, profession or trade. • A claim relating to the pursuit or defence of any action alleging defamation. • Claims where you take action without first obtaining our agreement or cause delay or fail to give reasonable assistance to us. • Claims reported more than 30 days after the Insured Incident. • Any claim where legal costs are incurred without our authority. • Any matter in respect of which you are entitled to Legal Aid • Most types of dispute with local or national government authorities. 	<p>Terri of p</p>

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