

# Legal Cover

## Insurance Product Information Document

MORE TH>N®

Company: Royal & Sun Alliance Insurance Ltd, registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Firm reference number 202323.

Product: MORE THAN Home Legal Cover

This document gives you a summary of the key information you need to know about our home insurance policy, which provides Legal Cover. You'll find all the terms and conditions, along with other important information, limits, exclusions, and restrictions in your policy documentation. To ensure that you have the correct level of cover for your needs please read the policy wording and your schedule.

### What is this type of insurance?

Legal Cover provides you and your family with help to cover the costs of legal expenses if you're faced with a legal issue in a range of situations, by paying for a solicitor, accountant or any appropriately qualified person to act on your behalf. Cover includes personal injury, consumer protection, residential, employment and tax issues. This cover also includes online access to legal documents.



### What is insured?

**We'll cover legal expenses costs of up to £100,000 to help you pursue or defend a claim in the following situations:**

#### ✓ Personal injury (including clinical negligence)

Cost to pursue financial compensation for an event which causes death or bodily injury to you or any of your family.

#### ✓ Consumer protection

Cost to pursue or defend a legal action relating to: -

- Buying, selling or renting consumer goods; or
- Buying or renting services or digital content.

Cost to pursue a person or organisation breaching data protection laws, where breaking any of those laws results in you or your family losing money.

#### ✓ Residential

Costs to pursue or defend a legal action for events including:

- Interference with your legal rights relating to your home.
- A dispute over a contract to buy or sell your home or to rent your home as a tenant.

#### ✓ Employment

Costs to pursue a legal action against your or any member of your family's employer over their contract of employment.

Costs to defend a legal action or criminal prosecution brought against you in respect of acts occurring or omissions made whilst undertaking your normal duties as an employee, which concern allegations about race, sex or disability discrimination, or data protection breaches.

#### ✓ Tax

Cost of representation where HM Revenue & Customs conduct a full enquiry into all aspects of your personal tax affairs.

### Online Legal Document Portal

Access to an interactive online legal document drafting service, covering items such as Wills, Powers of Attorneys and the challenging of fines, with the ability to have your documents reviewed by a suitable qualified person before use.

### More Than Legal Assistance Helpline

As part of your More Than Home Insurance product, all customers have access to our telephone legal assistance helpline for confidential legal advice over the phone on any personal legal problem.



### What is not insured?

- ✗ Costs you incur before we have agreed to cover your claim, or incurred without our prior consent.
- ✗ Any legal issue that began before this cover starts and after it ends.
- ✗ Costs which exceed the maximum amount payable of £100,000 for any one claim.
- ✗ Any financial compensation amounts you are entitled to from another party as part of a successful legal expenses claim.

#### Personal injury

- ✗ Claims solely for psychological injury or mental illness, unless the condition follows a specific or sudden accident that's caused physical bodily injury.
- ✗ Any claim involving you or your families use of a motor vehicle.

#### Consumer protection

- ✗ Disputes relating to a motor vehicle, its parts, or accessories.
- ✗ Disputes to do with building, converting, extending, altering, renovating, or demolishing your home, except for common home improvements.
- ✗ Any legal issue over a contract which begins less than 90 days after the insurance first started, unless the legal action is to do with a contract which started after you took out the insurance.

#### Residential

- ✗ Any legal issue which begins less than 90 days after the insurance first started.
- ✗ Any legal action to do with building, converting, extending, altering, renovating, or demolishing your home, except for common home improvements.
- ✗ Any dispute about letting, subletting, or allowing another person to live in your home.

#### Employment

- ✗ Any legal issue with your employer or any legal action brought against you or any of your family less than 90 days after the insurance first started.
- ✗ Any legal action connected with a money-making activity other than a legal action with your employer over your contract of employment.
- ✗ Defending any motoring prosecutions.

#### Tax

- ✗ Any tax, interest, or penalties you may have to pay HM Revenue & Customs.
- ✗ Investigations where you are self-employed, a sole trader or in a business partnership, or those relating to criminal investigations.



### Are there any Restrictions on Cover?

- ! Any legal action if there are no prospects of success. This is where you do not have a 51% or greater chance of winning the case and achieving a successful outcome.
- ! Any claim where the amount in dispute is lower than the estimated advisers' costs to act for you.
- ! If we agree to you appointing your own representative, the amounts we would pay will be limited to applicable legal guidelines and/or the amount we will pay a representative of our choice.

#### Personal Injury, and Consumer Protection

- Any claim where the amount in dispute is less than £250 plus VAT.



## Where am I covered?

- ✓ Within the territorial limits of Great Britain and Northern Ireland, all countries in the European Union, the Isle of Man, the Channel Islands, Andorra, Egypt, Gibraltar, Iceland, Israel, Liechtenstein, Monaco, Morocco, Norway, San Marino, Switzerland, Tunisia, Turkey, Vatican City, and islands in the Mediterranean.



## What are my obligations?

It is your responsibility to:

- let us know about any incident, claim or legal proceeding which may lead to a claim as soon as you become aware of it
- supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted
- gain our consent before incurring any legal advisers' costs
- co-operate fully with us and the solicitor or other professional acting for you
- give the solicitor or other professional acting for you, any instructions that we ask you to
- pay the premium shown on your Policy Schedule
- understand and meet all the conditions set out in the Policy Wording.



## When and how do I pay?

You can pay for your policy annually or by monthly instalments. You can make an annual payment by credit card, debit card or direct debit. If you choose to pay in monthly instalments, you can only do this by direct debit.



## When does the cover start and end?

The start and end dates of your cover are shown on your Policy Schedule.



## How do I cancel the contract?

You can cancel the policy at any time. You can find further details about cancelling your policy in your policy documentation.