

Family Legal Expenses Insurance



Insurance Product Information Document

Company: ARAG Legal Expenses Insurance Company Limited

Product: Family Classic Plus

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

This document provides a summary of the key information relating to this insurance policy. You can find all of the pre-contractual and contractual information on the product in the full policy documentation. The ARAG Family Legal Protection Policy Wording should be read together with John Lewis Money's Policy Schedule. It is important that you read all these documents carefully.

What is this type of insurance?

Family Legal Expenses Insurance provides you and your family 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 this policy.



What is insured?

Employment

- ✓ Disputes relating to your employment contract

Contract

Disputes over:

- ✓ Buying, selling or renting the home you live in
- ✓ Buying or selling goods
- ✓ Purchasing services

Personal Injury

- ✓ Sudden or specific accidents causing your death or bodily injury

Clinical Negligence

- ✓ A negligent surgical act, or clinical or medical procedure causing your death or bodily injury

Property Protection

Disputes relating to your main home or personal possessions following:

- ✓ Someone causing damage to them
- ✓ Legal nuisance or trespass

Tax Protection

- ✓ If HM Revenue & Customs conduct an examination which includes all areas of your self-assessment tax return

Jury Service & Court Attendance

- ✓ Payment of your salary while you attend a court or tribunal at the request of the lawyer we have appointed for you, or do jury service

Legal Defence

- ✓ Defence for criminal prosecutions or certain civil actions against you as an employee

Identity Theft

- ✓ Help and advice to reclaim your identity, including administrative costs or legal representation if needed

Telephone Helplines

- ✓ Legal advice
- ✓ Tax advice
- ✓ Health and medical information
- ✓ Counselling service
- ✓ Identity theft support
- ✓ Access to online legal documents and guides



What is not insured?

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Legal problems that started before the date your cover begins
- ✗ Costs which exceed your policy limit of £100,000 for any one claim
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ If we agree you can choose your own lawyer, any costs above £100 per hour (this amount may vary from time to time)



Are there any restrictions on cover?

You are not covered for:

- ! The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest
- ! **Employment** claims relating to an employer's disciplinary and internal grievance procedures or settlement agreements while you're still employed
- ! **Contract** claims:
 - where the amount in dispute is £100 or less incl. VAT
 - which arise from a loan, mortgage, pension, investment or borrowing
 - relating to a motor vehicle
 - where you haven't entered into the agreement in a personal capacity
- ! **Personal injury** claims relating to an illness or injury that happens gradually or those solely for psychological injury or mental illness
- ! **Clinical negligence** claims relating to an alleged failure to correctly diagnose a condition or those solely for psychological injury or mental illness
- ! **Property protection** claims relating to damage where the amount in dispute is £100 or less
- ! **Tax protection** claims:
 - where you are self-employed, a sole trader or in a business partnership
 - relating to criminal investigations
- ! **Jury service** claims where you are unable to prove your loss
- ! **Legal defence** claims relating to you driving a motor vehicle



Where am I covered?

- ✓ For **Contract Disputes** (excluding the buying or selling of your main home and tenancy disputes with landlords) and **Personal Injury** claims, cover applies in:
 - the United Kingdom of Great Britain and Northern Ireland
 - the European Union
 - the Isle of Man and the Channel Islands
 - Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland, Turkey
- ✓ For all other insured incidents, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need



When and how do I pay?

Payment options will be agreed with John Lewis Money. Any questions about payment or refunds should be directed to John Lewis Money.



When does the cover start and end?

The policy is for a period of one year starting from the date shown on your Policy Schedule for your underlying John Lewis Money home insurance policy. The policy is renewable each year alongside that underlying home insurance.



How do I cancel the contract?

You can cancel your Family Legal Expenses Insurance policy at any time by calling John Lewis Money on **0345 608 9031** or writing to John Lewis Money Insurance, 2nd Floor, Dencora Court, Tylers Avenue, Southend SS1 2BB, or through your online account at www.insurance.johnlewismoney.com. You will not be charged a cancellation fee if you cancel 14 days from your policy start date, or the day you receive your policy documents (whichever is later). If you cancel after 14 days, you will be charged a cancellation fee.

If you haven't made a claim or had a claim made against you, and when you cancel:

- The insurance cover hasn't started, we'll give a full refund of any premium paid.
- The insurance cover has started, we'll deduct an amount for the time you've had on cover and refund the rest.

If you've made a claim or had a claim made against you:

- You'll not be entitled to a refund.
- If you pay by monthly instalments under a credit agreement, you'll need to settle the remaining annual premium in full.

For further details on cancellation and fees, please refer to the Terms of Business and your policy wording.

Please note, this cover is an additional benefit to your underlying John Lewis Money Home Insurance policy and cannot be held as a standalone policy. If you cancel your Home Insurance policy, this cover will automatically be cancelled at the same time.