

# Legal Costs & Expenses Insurance

## Insurance Product Information Document



### Company: Irwell Insurance Company Ltd Product: Employer Premium Policy (Section 3.5 only)

Irwell Insurance Company Ltd. Company Registration Number 02887406. Registered Office: 2 Cheetham Hill Road, Manchester M4 4FB. Irwell is authorised by the Prudential Regulation Authority (PRA) and is regulated by the Financial Conduct Authority (FCA) to conduct general insurance business. PRA Registration No. 202897

This document provides a summary of the key information relating only to Section 3.5 of the Employer Premium Policy. Complete pre-contractual and contractual information is provided in the full policy documentation. This insurance policy is sold and administered by Carer Insure which is a trading style of Enable Insurance Services which is a trading name of Enable Limited. Enable Limited is an Appointed Representative of Fish Administration Limited.

#### What is this type of insurance?

This cover helps pay for the cost of defending employment claims brought against you by your employee or former employee in a Civil Court or Employment Tribunal.



#### What is insured?

##### Employers Disputes

- ✓ The defence costs in defending you in an employment claim.
- ✓ Compensation and damages payable by you as determined by a Civil Court or Employment Tribunal.
- ✓ Economic (out of court) settlements approved on advice of a Civil Court or Employment Tribunal hearing.



#### What is not insured?

- ✗ Employment claim arising from an event where you haven't taken, and followed, the advice provided by Peninsula. The advice explains the legally correct procedure to follow. Advice must be sought before any action is taken against an employee.
- ✗ Employment claim in which you have not given full and detailed information. This is to enable Peninsula to give relevant advice.
- ✗ Event that occurred before this insurance policy was in place.
- ✗ Compensatory awards that relate to a finding of direct discrimination, harassment or victimisation.
- ✗ Compensatory awards for a dismissal that is found to be automatically unfair in law.
- ✗ Unpaid amounts due under a contract of employment or under a statutory provision (for example unpaid wages or redundancy payments).
- ✗ Award relating to the breach of a fixed term contract.
- ✗ Claims for personal injury, illness, disease, death or loss of or damage to property.
- ✗ Claims for detriment (these are claims made by employees for unfair action taken against them by their employer).
- ✗ Claim arising from trade union activities, trade union membership or non-membership.
- ✗ Costs incurred by an unapproved legal representative.

Please refer to your policy wording for the full list of exclusions and limitations.



#### Are there any restrictions in cover?

- ! The policy limit is £200,000 per insured claim or prosecution.
- ! £2,000,000 for all claims and prosecutions brought against you in any one policy year.
- ! Cover for employment litigation disputes is advice-dependent, meaning the policy will only respond if you have taken and followed the advice of Peninsula's Advisory Service on the matter which gives rise to the claim.
- ! This cover is only available via Fish as part of the Care Protect Policy.
- ! This cover cannot be cancelled without cancelling the Care Protect Policy.



#### Where am I covered?

- ✓ The United Kingdom of Great Britain & Northern Ireland, Isle of Man and Jersey.



#### What are my obligations?

- To supply honest, accurate and complete answers to all questions you are asked as part of your application for cover under the policy.
- Observe the terms, conditions and exclusions of this policy.
- Follow our claims procedure as advised and provide all relevant documentation as requested.



#### When and how do I pay?

You can pay for your insurance policy in full by credit/debit card, cheque, or BACS transfer.



### When does the cover start and end?

Your cover will start and end on the dates shown on the policy schedule unless the policy is cancelled mid-term.



### How do I cancel the contract?

Your Legal Costs & Expenses cover is included within your Employer Premium policy and cannot be cancelled in isolation. Please see the policy wording for details of your cancellation rights. Please call Carer Insure on 0203 948 3448 to discuss your cancellation rights further.

#### Additional Information

##### Policy Documents

On receipt of any policy documents or insurance schedules issued to you, we strongly advise that you read the documents carefully as these documents form the basis of the insurance contract that has been purchased. A copy of the full Policy Wording is displayed on Carer Insure's website [www.carerinsure.co.uk](http://www.carerinsure.co.uk). Conditions and Exclusions apply.