

Legal Services Cover

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: Barclays Home Insurance

Registered in Scotland No. 2116 Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

This is a summary of our Legal Services Insurance cover policy. You will find all the terms and conditions, along with other important information, online or in the policy documents.

What is this type of insurance?

Barclays Legal Services Insurance provides covers for you and your family living in the home, and will provide a lawyer, if needed and the legal costs to pursue or defend certain disputes in court up to £50,000. Employment, consumer and property issues are all covered as well as personal injury and medical and cosmetic procedure negligence.



What is insured?

Legal Services Insurance cover

We are only able to accept your claim if our lawyer believes that you are more likely than not to win your case

- ✓ Employment Disputes
- ✓ Property Disputes
- ✓ Consumer Disputes
- ✓ Personal Injury Disputes
- ✓ Medical or Cosmetic Procedure Negligence Disputes



What is not insured?

Below are some of the key exclusions and restrictions. A full list of what is not covered along with the general exclusions can be found in the policy document.

- ✗ Any disciplinary or grievance procedures at work
- ✗ Disputes with your employer which commenced before or within the first 30 days of this cover
- ✗ A claim relating to quarrying, gas or mineral extraction where the effect is not limited specifically to your home
- ✗ A claim relating to planning including town and country planning legislation
- ✗ Any claim which relates to the letting out of a property
- ✗ Any claim for an illness or injury which develops gradually or is not caused by an identifiable incident
- ✗ Any claim relating to your own injury or death in a motorised vehicle that you are driving



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
 - monetary limits for certain covers; and/or
 - clauses that exclude certain types of loss or damage.
- ! Please refer to the policy document for full details of restrictions which may apply.



Where am I covered?

- ✓ To be covered the event or dispute (and the legal action) must happen within the United Kingdom, Channel Islands or Isle of Man.



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy.
- Please tell us immediately if the information set out in the application form, 'Your Statement Of Fact' document or your schedule changes.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any loss, damage or liability as soon as possible – so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, we will tell you what information you need to provide us to achieve a settlement. Please see the process guide at the start of the Legal Services section of your policy booklet for examples of the type of information we may need.



When and how do I pay?

You can pay your premium all at once by credit/debit card or annual direct debit – or monthly by direct debit.



When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

To cancel your policy, call 0800 158 4075.