Sky Protect Smart Home Insurance

Insurance Product Information Document

Company: Arc Legal Assistance Limited
Product: Family Legal Assistance

This document summarises the key features of Family Legal Assistance which forms part of your Smart Home Insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information about this cover is provided in your policy wording and policy schedule.

What is this type of insurance?

Family Legal Assistance provides insurance, for homeowners, to cover up to £50,000 for advisers' costs for certain types of legal action(s) as described below in this document. The cover also provides access to a range of helpline services, which operates 24 hour per day, providing support relating to personal, legal or tax related matters. There is also a counselling helpline which can provide support with issues affecting general wellbeing. Please see your policy wording for full details.

What is insured?

What is not insured? The policy does not provide cover for:

8 Pre-Inception Incidents: We won’t cover events that started before the policy began.
8 Prospects of Success: We won’t 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.
8 Minimum Amount in Dispute: We won’t cover claims for Consumer Pursuit or Consumer Defence if the amount in dispute is less than £250 (plus VAT). We also won’t cover claims where the amount in dispute is lower than the estimated advisers’ costs to act for you.
8 Conflicts: We will not cover any claims relating to disputes with anyone you live with or have lived with; nor any costs covered by another insurance policy.
8 Approved Costs: We will not cover any advisers’ costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.

Are there any restrictions on cover?

1 Freedom of Choice: Only at the point it may be necessary to start court proceedings do you have the right to choose an adviser of your own choice to act for you. Should you choose to do so, we will only pay standard advisers’ costs up to £100 per hour plus VAT (this may vary from time to time at our discretion). It is important that if you decide to choose your own adviser that you ensure they are suitably experienced and competent to act on your behalf, we will not be able to provide any advice or guidance in relation to choosing a non-panel adviser.
1 Withdrawn Claims: If you withdraw from the legal action without our consent, you’re responsible for any advisers’ costs.

What is insured?

We’ll cover a legal advisers’ costs to help you pursue or defend a claim in the following situations:

9 Consumer Pursuit: To pursue a legal action following a breach of a contract you have for buying or renting goods or services for your private use.
9 Consumer Defence: To defend a legal action brought against you following a breach of a contract you have for selling your own personal goods.
9 Personal Injury: To pursue a legal action following an accident resulting in your personal injury or death against the person or organisation directly responsible.
9 Clinical Negligence: To pursue a legal action for damages following clinical negligence resulting in your personal injury or death against the person or organisation directly responsible.
9 Employment: To pursue a legal action against your employer or ex-employer before an Employment Tribunal or court for breach of your contract of employment.
9 Property Infringement: To pursue a legal action for nuisance or trespass against the person or organisation infringing your legal rights in relation to your main home.
9 Property Damage: To pursue a legal action for damages against a person or organisation that causes physical damage to your main home or your personal effects.
9 Property Sale and Purchase: To pursue or defend a legal action arising from a breach of a contract for the sale or purchase of your main home.
9 Tax: If you’re subject to an HM Revenue and Customs Full Enquiry you will be covered for the costs incurred by an accountant.
9 Personal Identity Fraud: When your identity is stolen:
  – To defend certain proceedings brought against you.
  – To reverse incorrect judgments.
  – To challenge adverse consumer ratings.
9 Legal Defence: To defend your legal rights:
  – Arising out of your work as an employee.
  – Arising out of a formal investigation or disciplinary hearing brought against you by any trade association or professional or regulatory body.
9 Jury Service: The loss of your normal income if you’re off work while attending Jury Service.
9 Social Media Defamation: Following defamatory comments made about you through a social media website, advisers’ costs to write one letter to the provider of the social media website requesting that the comments are removed.
## Where am I covered?
9 Claims which arise, or where proceedings are brought in Great Britain.

## What are my obligations?
- You must notify claims as soon as possible once you become aware of the incident and, in any event, within 180 days of you becoming aware of the incident, or 45 days for claims relating to Identity Fraud.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us.
- You must gain our consent before incurring any legal advisers’ costs.

## When and how do I pay?
You can pay your premium monthly by direct debit.

## When does the cover start and end?
Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 24 months from your policy start or renewal date, unless your Smart Home Insurance is cancelled by you or us before it ends. If you do not wish your Smart Home Insurance cover to automatically renew, please let Sky Protect know.

## How do I cancel the contract?
You can cancel cover at any time by contacting Sky Protect by calling on 0333 759 5090 or writing to Sky Protect, Firstsource Solutions Limited, Orbis Business Park, Riverside Road, Pride Park, Derby DE24 8HY. These details can be found in your policy documentation or on our at sky.com/protect

Refer to your policy wording for full cancellation terms