

Supportis Healthcare Protect Legal Expenses Insurance

Insurance Product Information Document

Product: Healthcare Protect

**Company: Financial & Legal Insurance Company Limited
Insurance - Appointed Representative Supportis Limited**

Financial & Legal Insurance Company Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England & Wales under Company No. 03034220.

This document provides only a policy summary of the key information, relating to only section 3.5 of the Healthcare Protect policy. Complete pre-contractual and contractual information is provided in the full policy documentation.

What is this type of insurance?

This is a Healthcare Protect Legal Expenses Insurance Policy, which will protect you in relation to legal disputes. This is a contract between Financial & Legal Insurance Company Limited and the person shown in the Certificate of Insurance. This is a claims made policy, which means that for there to be a valid claim under the policy, claims must be reported to us during the period of insurance.



What is insured?

- ✓ **Employment Disputes** - Cover is provided for the costs and expenses in relation to the defence of legal proceeding arising from or relating to a breach of an employee's contract of service.
- ✓ **Employment Compensation Awards** - We will pay a basic award and/ or compensatory award which is awarded to an employee by either a tribunal or through the Advisory, Conciliation and Arbitration Service (ACAS), or an amount agreed by us in settlement of a dispute.



What is not insured?

- ✗ **Advice from Us** - Any claim where the insured person has not followed the advice from Supportis. Advice must be sought before any action is taken against an employee.
- ✗ **Employment** - Redundancy arising within 180 days immediately preceding the inception of this insurance policy.
- ✗ **Employment** - Costs relating to a compromise agreement.
- ✗ **Employment** - Any dispute relating to a shareholding, partnership or directors contract.
- ✗ **Prior Costs and Expenses** - Any costs incurred before a claim is made and any costs and expenses, which we do not authorise.
- ✗ **Dishonesty, Criminal Acts and Fraud** - any claim:
 - Involving actual or alleged dishonesty or violence
 - Or statement, which is overstated, false or fraudulent.
- ✗ **Compensatory Awards** - relating to a finding of direct discrimination, harassment or victimisation.
- ✗ **Unpaid amounts** - due under a contract of employment or under a statutory provision (for example unpaid wages or redundancy payments).



Are there any restrictions on cover?

- ! **Reasonable Prospects** - There must be more than a 50% chance of you recovering damages, defending a claim or prosecution or obtaining a legal remedy
- ! **Claim** - You must tell us of a claim or any incident that may lead to a claim as soon as reasonably possible and no later than 180 days after the date on which you first knew about the incident.
- ! **Maximum Amount Payable** - 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** - This cover is only available via Fish as part of the Healthcare Protect policy and cannot be cancelled without cancelling the Healthcare Protect policy.



Where am I covered?

- ✓ The Territorial Limits, which are United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

- Advice - you must follow the advice of Supportis at all times.
- Cooperation - you must cooperate fully with Supportis and us, and provide within a reasonable time, avoiding any unnecessary delays, any requested information and documentation in relation to the claim.



When and how do I pay?

- You should make payment to Fish Insurance in line with the arrangements of the overall Healthcare Protect Policy.



When does the cover start and end?

- The Period of Insurance is shown on your Certificate of Insurance.



How do I cancel the contract?

- Your Legal Costs & Expenses cover is included within your Healthcare Protect policy and cannot be cancelled in isolation. Please see the policy wording for details of your cancellation rights. Please call Fish Insurance on 0333 331 3770 to discuss your cancellation rights further.