

Commercial Legal Protection Insurance

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Irwell Insurance Company Limited ("Irwell")
Product: Commercial Legal Protection Policy



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) and the PRA to conduct general insurance business. PRA Registration No. 202897

This document provides a summary of the key information relating to this Commercial Legal Protection Insurance Policy.

Complete pre-contractual and contractual information is provided in the full policy documentation.

This insurance policy is sold and administered by **MG Insurance Consultants Ltd trading as MG Underwriting.**

What is this type of insurance?

This insurance policy pays your legal costs in relation to certain legal disputes that may arise during the course of your business.



What is insured?

- ✓ **Breach of Restrictive Covenants**
Adviser's Costs and Expenses incurred in a dispute with a current or former employee following their breach of a restrictive covenant which is expressly incorporated into their contract of employment.
- ✓ **Defence of Legal Rights**
Adviser's Costs and Expenses incurred to defend your legal rights in relation to disputes that may arise as a result of your business activity.
- ✓ **Protecting your property**
Adviser's Costs and Expenses incurred in a dispute in relation to your property.
- ✓ **Personal Injury**
Adviser's Costs and Expenses to pursue an Insured Person's (and family members who permanently live with them) legal rights following a sudden and specific event which caused death or bodily injury.
- ✓ **Jury Service and Witness Expenses**
An Insured Person's lost salary or wages, up to a maximum of £1,000, from time taken off work as a result of Jury Service or attending court at the request of an Appointed Adviser and where you ask us to provide this cover.



What is not insured?

- ✗ Claims arising before this insurance started.
- ✗ Costs incurred and legal actions we have not authorised.
- ✗ Fines and court awards.
- ✗ Judicial Review and challenges to legislation.
- ✗ Disputes with us or the Appointed Adviser.
- ✗ Disputes between you and any company, business or partnership connected with you.
- ✗ Disputes between shareholders, directors or partners in your business.

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



Are there any restrictions in cover?

- ! The policy limit is **£100,000** per insured claim or prosecution; and
- ! **£1,000,000** for all claims and prosecutions brought against you in any one policy year.
- ! Cover is subject to their always being reasonable prospects of success, meaning a greater than 50% chance that your action or defence will succeed.



What is insured?



Statutory Licence Appeal

Adviser's Costs and Expenses incurred in an appeal to the relevant statutory or regulatory authority, court or tribunal, following their decision to suspend, cancel, alter the terms of or refuse to renew a licence or certificate of registration, which has been issued to you under statute or statutory instrument or by Government or Local Authority and which is required for you to carry out your business activity.



Contract Disputes

Adviser's Costs and Expenses incurred to pursue or defend your legal rights in a dispute arising from a breach or alleged breach of a contract entered into by you for the purchase, sale, hire, hire purchase, lease or provision of goods or of services.



Recovery of Undisputed Debts

Adviser's Costs and Expenses to pursue your legal rights to recover money and interest due to you arising from a breach or alleged breach of a contract entered into by you for the sale, hiring or leasing out or provision of goods or of services.



Where am I insured?



The United Kingdom of Great Britain and Northern Ireland or the Isle of Man.



What are my obligations?

- To keep to the terms and conditions of this policy.
- To take all reasonable precautions to prevent or minimise the risk of a claim occurring under this policy and to avoid incurring unnecessary costs.
- To supply us with honest and accurate information when asked to do so.
- To follow our claims procedure as advised and provide all relevant documentation when requested.



When and how do I pay?

This insurance is paid annually, and payment is made when asked for by the intermediary that sold you this policy.



When does the cover start and end?

This policy will run for a period of one year from the start date listed on your insurance schedule, terminating on the end date listed on your schedule.



How do I cancel this insurance policy?

Your insurance policy is an annual policy. You can cancel this policy within 14 days from inception. If you contact your broker within this time no charge will be made, and we will refund any premium already paid subject to no claims having been made under this policy. If you wish to cancel your insurance after this period, we will refund a proportionate part of the premium corresponding to the unexpired period of insurance and subject to no claims having been made under this policy.

Contact Us:

Telephone: 0161 836 9247

Email: info@irwell.co.uk

Additional Information

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. You will be provided with full information on our products. Conditions and Exclusions apply.