

# Business Insurance

## Business Legal Guard Policy Summary Commercial Claims 0845 122 8930

(Monday to Friday, 9am-5pm)

This is a summary of the cover available under the Post Office® Business Legal Guard insurance policy. The summary does not include all the policy benefits, limits and exclusions; full terms and conditions can be found in the policy wordings, copies of which are available from your insurance agent on request. The policies, and not this summary, are the basis of the contract of insurance.

The policy is an annual insurance contract which provides a wide range of covers for businesses as detailed below. It is underwritten by Ageas Insurance Limited.

Cover may be extended to meet your individual needs and any variations from standard will be detailed in any quotation given and thereafter in the policy schedule.

Standard Cover (only if cover is shown as operative on the policy schedule)		Standard Limit
Legal Expenses including:		£100,000
• Employment		
• Employment Compensation Awards		
• Tax Protection		£200 excess applies to aspect enquiries
• Property		
• Compliance and Regulation		
• Jury Service		Limit £5,000
• Employees' Extra Protection		
• Contract and Debt Recovery		Minimum amount in dispute £200 (£500 excess if amount in dispute exceeds £5,000)
Optional Cover (available on request)		
Landlord's Legal Guard including:		£50,000
• Property Damage, Nuisance and Trespass		£250 excess for nuisance & trespass
• Repossession		
• Recovery of Rent Arrears		
• Prosecution Defence		
• Accommodation Costs		£75 per day up to £2,250
Optional Cover (available on request)		
Family Legal Guard including:		£50,000
• Employment		
• Contract		
• Property		£250 excess for nuisance & trespass
• Personal Injury		
• Tax		
• Legal Defence		
• Jury Service		Limit £5,000
• Identity Theft		

## Significant or Unusual Exclusions

### Business Legal Guard

#### Cover 1 Employment (see page 5 of the policy wording)

- A redundancy within the first 180 days of your cover starting.
- A transfer under Transfer of Undertakings (Protection of Employment) Regulations 2006.
- Employment Disputes unless dismissal/disciplinary/grievance procedures have been completed.

#### Cover 2 Employment Compensation Awards (see page 5 of the policy wording)

- Money due to an employee.
- Breach of the National Minimum Wage Act 1998.

#### Cover 3 Tax Protection (see page 6 of the policy wording)

- The first £200 towards claims for aspect enquiries.
- An investigation by the HM Revenue & Customs team responsible for investigating fraud or tax avoidance.
- Where the HM Revenue & Customs levy a penalty or claim for interest or the Insured's return contains negligent misstatement or where accurate records have not been kept.

#### Cover 4 Property (see page 6 of the policy wording)

- Defending any claim brought against the Insured.

#### Cover 7 Contract & Debt Recovery (see page 7 of the policy wording)

- Computer software or systems which have been tailored to the Insured's requirements.
- Provision of computer hardware, software, systems or services by the Insured.
- Disputes with tenants where the Insured is the landlord.
- The sale or purchase of any land or buildings.

### Landlord's Legal Guard Extension

#### Cover 1 Property damage, nuisance and trespass (see page 8 of the policy wording)

- Disputes arising from a contract other than a tenancy agreement.
- The first £250 towards claims for nuisance and trespass except where a claim is brought against a squatter.
- Trespass by a tenant or ex-tenant.

#### Cover 2 Repossession (see page 8 of the policy wording)

- The legal right to repossess rented property unless the tenant has been issued with the correct notices.
- Possession must be sought under relevant grounds of the Housing Acts as stated in the Policy wording.

#### Exclusions that apply to all covers under this extension (see page 9 of the policy wording)

- Disputes with an existing tenant within the first 90 days of cover starting under this Extension.

### Family Legal Guard Extension

#### Cover 1 Employment (see page 10 of the policy wording)

- A dispute relating solely to personal injury.
- Defending any claim.

#### Cover 2 Contract (see page 10 of the policy wording)

- Disputes with a tenant where the Insured is a landlord
- Loans, mortgages, pensions, or any other financial or investment product.
- Construction work, or designing, converting or extending any building where the contract value exceeds £5,000.

#### Cover 3 Property (see page 11 of the policy wording)

- Building or land other than the Insured's home used as their place of work.
- Defending a claim for damage to property.
- The first £250 for nuisance and trespass claims.

#### Cover 4 Personal Injury (see page 11 of the policy wording)

- Defending a claim.

#### Cover 5 Tax (see page 11 of the policy wording)

- An investigation by the Specialist Investigations branch of HM Revenue & Customs.
- Tax returns where HM Revenue & Customs levy a penalty or claim interest or which contain negligent misstatements.
- Any business or venture for gain of the insured person.

#### Exclusions that apply to all covers under this extension (see page 12 of the policy wording)

- Any amount below £100.

#### Exclusions applicable to the whole policy (see page 13 of the policy wording)

Costs that have been incurred before acceptance of a claim.

### **Cancellation Procedure**

There is an option to cancel this policy within 14 days of receipt of the policy schedule and wording. A refund of premium will be allowed for the time that was left on the policy.

### **Claim Notification**

Before you do anything call the Claims Helpline on 0845 122 8930. Lines are open from 9am to 5pm Monday to Friday. Our experienced and friendly staff will take your details and send you a claim form to be completed.

Once you have notified us of your claim in writing, provided that we accept that you are covered under this Policy, we will immediately pass details of the claim to one of our panel of specialist solicitors who will advise you of the best course of action and represent you in any subsequent legal proceedings, if appropriate. Your claim will be dealt with quickly and professionally.

All claims reported under Ageas Business Legal Guard will be administered by:  
B4 Claims Limited, 7 Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR.

### **Complaint Procedure**

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

If your complaint is about the way your policy was sold to you, please contact the Customer Service Manager, Gallagher Heath Insurance Services, Suffolk House, George Street, Croydon CR0 1PE to report your complaint.

If you have a complaint regarding your claim, please telephone the number in your claims documentation.

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Alternatively, for claims or any other type of complaint, you can also write to us as the address shown below or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include your policy number and claims number if appropriate).  
Customer Service Adviser, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service provided you have an annual turnover of less than EUR 2 million and fewer than 10 employees. You can write to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Please see page 20 of the Business Legal Guard policy wording for the full details of the complaints procedures.

### **Financial Services Compensation Scheme**

In the event that Ageas Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme.

For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation up to 90% of the claim.

Further information is available from the Financial Services Compensation Scheme.

Their telephone number is 0207 741 4100. Alternatively, more information can be found at [www.fscs.org.uk](http://www.fscs.org.uk)

## **Ageas Insurance Limited**

### **Office address**

Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucester GL3 4FA

### **Registered office address**

Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.