

A photograph showing a close-up of several people's hands and arms around a wooden table. One person is holding a pen over a document, another is holding a small notepad, and a third is holding a pen. The scene suggests a professional meeting or legal consultation.

COMMERCIAL LEGAL PROTECTION

COPLUS

LEGAL PROTECTION POLICY OVERVIEW

Policy Overview

This is a policy overview only and does not contain full terms and conditions of the contract of insurance.

What is Commercial Legal Expenses

The Commercial Legal Protection product is designed to meet the demands and needs of someone wishing to insure against legal disputes arising in their normal business activities.

What is the policy duration?

This policy has a 12 month period of insurance (unless shown differently on your policy schedule) and is annually renewable. The start and end dates of the policy are detailed in the policy schedule.

How do I cancel the policy?

To cancel the policy, please contact the insurance adviser who arranged the policy.

This is subject to certain terms and conditions, full details of which can be found in the policy wording.

How do I make a claim?

If you need to make a claim, call the legal helpline quoting master policy number **36882** and confirm you are covered by the Coplus policy. You will be asked for a brief summary of the problem and these details will be passed on to an advisor who will call you back.

Legal helpline: 0370 241 4140
(Lines open 24 hours, 7 days a week)

Your Obligations

You must make a fair presentation of the risk at inception, renewal and variation of the policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of your premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser. If you fail to do so your policy may not operate or not operate fully.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to make a claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You, or anyone claiming under this policy, must not admit fault or responsibility or pay, offer or agree to pay any money or settle any claim without our permission.

Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz – ALP
PO Box 10623
Wigston
LE18 9HJ

Alternatively:

Phone: **0345 0700 886** (Line open 9am-5pm,
Monday – Friday excluding Bank Holidays)
Email: **alpcomplaints@allianz.co.uk**

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: acccsm@allianz.co.uk
Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in the policy documentation.

Commercial Legal Expenses

Commercial Legal Expenses is a 'claims made' cover policy, which means that claims must be initially notified to the insurers during the period of insurance.

Significant Features and Benefits

The cover provided under this Section covers Claims where the Insured

- is first aware, or should have been aware of a dispute with a third party;
- first becomes aware or should have been aware of a dispute with a third party relating to their legal rights; and
- notifies the Insurer during the Period of Insurance.

Limit of Indemnity

You have cover of up to £100,000 for any one claim in respect of your legal costs you need to take or defend legal action relating to your business for all claims except:

- Business Aspect Enquiry which is £2,000 for any one claim;
- Jury Service Allowance and Witness Attendance Allowance which are £5,000 for any one claim

The aggregate limit of indemnity for all Claims first notified to the insurer during the period of insurance is £1,000,000

Significant Exclusions or Limitations

- Any cause, event or circumstance occurring prior to or existing at the inception or renewal of this Section and which you knew, or ought to have known, may give rise to a claim
- Employment issues where you have not sought and followed the advice of the Lawphone Legal Helpline before making significant changes to an Employee's contract or taking any action which leads to the giving of a formal warning or dismissal of an employee
- The pursuit by the Insured of an Undisputed Debt.
- Any claim relating to deliberate, reckless or careless mis-statements by you
- Claims where there are no reasonable prospects of a satisfactory outcome
- Any legal expenses incurred without our prior written consent
- At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises that means the legal representative chosen by us cannot act for you. This does not apply to claims where we may be liable to pay Awards of Compensation or Data Protection Compensation Awards. In these circumstances we will always choose the legal representative
- This policy does not provide any Rental Guarantee

Additional Benefits available to all policyholders

Lawphone Legal Helpline

Advice on any business related legal matter

- Advice is only available over the telephone
- Advice only relates to legal problems of the business detailed in the policy schedule
- Advice will always be in accordance with the laws of Great Britain and Northern Ireland

Tax Advice Helpline

Advice on any tax matter affecting your business

The advice is provided by Markel Tax a trading division of Markel Consultancy Services Limited

- Advice is only available over the telephone
- No advice is available in respect of tax planning
- Advice will always be in accordance with the taxation laws of Great Britain and Northern Ireland

Allianz Legal Online

Online support to help you produce legal paperwork in connection with your business

- This service is only available online
- The legal paperwork and guidance will always be in accordance with the laws of Great Britain and Northern Ireland

Additional Services available to all policyholders

Undisputed Debt Recovery Service

Access to this service which will pursue debts arising out of a contract and which are not disputed by the person or organisation that owes them to your business

The service is provided by DWF LLP for undisputed debts within England and Wales, and Jackson Boyd solicitors for undisputed debts within Scotland

- The legal action to recover the debt must be able to be taken within Great Britain
- The amount of the undisputed debt must be at least £250
- We will not cover any fees or expenses necessary to recover the undisputed debt. These fees and expenses will be confirmed to you before any work is undertaken to recover the undisputed debt
- This service does not apply where the person or organisation that owes the debt to your business has a realistic chance of defending the legal action you take to recover that debt

Commercial Legal Expenses

Significant Features and Benefits

Solicitor Employment Support Service

This service will provide you with the use of a solicitor to carry out, on your behalf:

- a redundancy programme; or
- an internal disciplinary hearing or grievance hearing relating to an Employee.

This service is available if the Lawphone advisor decides you would benefit from this service and is provided by DWF LLP

Specialist Legal Support Service

This service will provide you with access to a specialist solicitor if

- Lawphone is unable to assist with the legal problem because it is specialist in nature; or
- the claim is not covered by the legal expenses section; or
- you require a full legal review of your business.

This service is provided by DWF LLP

Crisis Response

This service will provide you with access to

- a range of services to provide support to prepare for, and deal with, a business crisis.
- crisis management training, reviews and a bespoke crisis management plan.

This service is provided by DWF LLP

Significant Exclusions or Limitations

- There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy

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- There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy

How to Make a Claim

If you have a Commercial Legal Expenses claim you can notify Allianz Legal Protection by contacting the Lawphone Legal Advice Helpline on **0370 241 4140** quoting the five digit Master Policy Reference shown in the policy wording.

Post: The Claims Department
Allianz Legal Protection
Allianz-ALP
PO Box 10623
Wigston
LE18 9HJ

Lines are open 24 hours a day, 7 days a week.

Please notify Lawphone immediately of a matter that may give rise to a Claim under the legal expenses policy.

Claims Details

Please have the following information available, where possible, when making a claim:

Commercial Legal Expenses Claims

- ☐ Your contact information, including address and telephone numbers
- ☐ Master Policy reference shown in the policy wording
- ☐ Brief summary of the issue

What to expect when making a claim

We aim to deal with your claim promptly and fairly. We will update you on the progress of your claim by email, mail or by phone – whichever you prefer.

Depending on the type of claim we may:

- forward a claim form for you to complete and sign
- ask you for additional information

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Financial Services Register No. 121849.