



**DSC-STRAND INSURANCE SERVICES
YOGA TEACHERS / THERAPISTS
LEGAL EXPENSES INSURANCE
POLICY SUMMARY**

The purpose of this Policy Summary is to help You to understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the full Policy Wording for a full description of the terms of the insurance, including the definitions. This Policy Summary does not form part of the Terms and Conditions.

INSURANCE PROVIDER

This insurance is underwritten by Brit Insurance Ltd – 55 Bishopsgate, London, EC2N 3AS and administered by Abbey Legal Protection a trading division of Abbey Protection Group Limited.

DURATION OF CONTRACT

The Period of Insurance is for 12 months or as otherwise stated in Your Policy Schedule.

PREMIUM

The premium payable is as stated in Your Policy Schedule.

INSURANCE COVER

This is a claims made insurance which covers claims notified within the Period of Insurance. The Insurance indemnifies You for Legal Costs as shown in the Policy Benefit table below.

SIGNIFICANT BENEFITS AND EXCLUSIONS

The following table sets out the significant features, benefits, limitations and exclusions of the Legal Expenses Insurance. The Insurance is split into "Sections of Cover".

Significant Features		
Indemnity Limits	<ul style="list-style-type: none"> £25,000 any one claim any one claim £250,000 In the Aggregate 	Limits of Insurer's Liability
Territorial Limits	The United Kingdom of Great Britain, Northern Ireland and the Republic of Ireland	Definitions
Excess	<ul style="list-style-type: none"> Nil 	Definitions
Increased Excess (for use of own choice of Appointed Representative)	<ul style="list-style-type: none"> Sections 1, 2, 4, 5 and 6 - £1,000 any one claim Section 3 – Not applicable 	Definitions

Policy Benefit	Policy Exclusions
<p>Section. 1 Contract Disputes (OPTIONAL)</p> <p>Disputes with suppliers and customers concerning a contract for the sale or supply of goods or services provided:</p> <ul style="list-style-type: none"> • the amount in dispute exceeds £250 • If the dispute relates to monies owed to You, You notify the designated debt collection service within 30 days and agree to instruct them on a no win no fee basis • Legal expenses incurred in the pursuit of any claims or legal proceedings shall be limited to 75% of the amount in dispute 	<ul style="list-style-type: none"> • Contracts where the rights or liabilities are incurred through an agent • Employment contracts • Construction contracts • Contracts governed by the Consumer Credit Act 1974 • Contracts for the use of Your property
<p>Section. 2 Criminal Prosecution Defence</p> <ul style="list-style-type: none"> • Defence of Criminal Prosecutions and appeals against Improvement and Prohibition notices under the Health & Safety at Work Act 	<ul style="list-style-type: none"> • Arising from HMRC investigations • Prosecutions alleging Criminal Damage • Prosecutions alleging dishonesty • Allegations of speeding or driving or driving whilst under the influence of alcohol or drugs or allegations of non endorseable road traffic offences.
<p>Section. 3 Taxation</p> <p>Expert representation for You in the event of an HMRC in-depth investigation</p>	<ul style="list-style-type: none"> • Technical or routine matters of Your affairs • Defence of criminal prosecutions • Investigations solely into earlier accounts or records • Preparation or correction of Self Assessment return • Investigations by the Special Civil Investigations or Criminal Investigations Office of HMRC
<p>Section. 4 Data Protection</p> <p>Defence of claims arising out of an application or appeal under the Data Protection Act and payment of compensation awards made against You under the Act.</p>	
<p>Section. 5 Property Disputes</p> <p>Pursuit or defence of claims over the possession of Your Property.</p>	<ul style="list-style-type: none"> • Payment or non payment of rent or service charge • Provided that all statutory and contractual notices have been served
<p>Section. 6 Personal Injury</p> <p>Pursuit of claims for compensation following a personal injury – provided that You are represented by a Solicitor acting on a Conditional Fee Agreement or a Speculative Fee Agreement in Scotland.</p>	

ADVICE

You will have free access to the Legal Line for UK legal advice covering: Commercial law, Employment Law, Health and Safety and Taxation advice.

CLAIMS HANDLING AND CLAIMS NOTIFICATION

All claims under section 3 will be handled by one of Abbey Legal Protection's consultants. Under all other Sections of Cover where recourse is necessary to a lawyer and proceedings are issued You are free to chose Your own representative subject to any Increased Excess.

Initial notification of a claim must be made immediately by writing to the **Claims Department at Abbey Legal Protection, Minorities House, 2-5 Minorities, London, EC3N 1BJ.**

YOUR RIGHT TO CANCEL

If You are an individual acting for the purposes outside of your trade business or profession then you have a right to change your mind and cancel this insurance with effect from inception. You may change your mind within 14 days of insuring or within 14 days of receiving full policy documents by writing to DSC Insurance Services, requesting cancellation and returning the policy documents to DSC Insurance Services, Swithins, Lodge Farm, Tilford Road, Farnham, Surrey, GU9 8HU. No charge will be made and any premium you have paid will be refunded.

YOUR RIGHT TO COMPLAIN

If the You are not satisfied with any aspect of our service or the insurance provided, they should contact us by writing to:

The Customer Services Manager, Abbey Legal Protection, Minorities House, 2-5 Minorities, London, EC3N 1BJ.

We will do our best to resolve your complaints but, if You are still not satisfied, and You have a turnover or income of less than £1m a year, You can refer Your complaint to the Financial Ombudsman who may be able to review Your case:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

YOUR RIGHT TO COMPENSATION

If You have a turnover or income of less than £1m a year, You may be eligible for compensation from the Financial Services Compensation Scheme, should the Insurer not be able to meet their obligations.

Applicable Law

If there is a dispute between You and the Insurer, You and the Insurer are free to agree the law applicable. Unless specifically agreed to the contrary this insurance shall be subject to the laws of England & Wales.