

Live Aboard Legal Protection Policy Summary

Some important facts about your Live Aboard Legal Protection insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The insurance cover summarised in this document is provided by Inter Partner Assistance SA, and administered on their behalf by Arc Legal Assistance Ltd (Us/Our/We).

What is covered	Who is Covered	What is not covered	How much is covered
Legal Expenses of up to £100,000 per claim are covered.		<p>General: -</p> <p>There is no cover for any legal costs incurred by any solicitor other than our panel solicitor prior to the start of legal proceedings unless a conflict of interest arises.</p> <p>It is a condition of this insurance that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted.</p> <p>There is no cover for: -</p> <ul style="list-style-type: none"> ▪ claims which arise outside of the territorial limits. ▪ costs incurred without our prior consent. <p>For full details of policy exclusions and conditions please refer to the policy wording.</p>	
<p>Assistance services</p> <ul style="list-style-type: none"> ▪ Legal and Claims Advice Line ▪ Emergency Breakdown Technical Advice Line ▪ Marine Assistance ▪ Travel Concierge & Personal Risk Advice Line ▪ Lifestyle Counselling Helpline and Online Support Service ▪ Discounted Legal Services 			
<u>1 MARINE LEGAL EXPENSES</u>			
<p>Section 1a: -</p> <p>Uninsured Loss Recovery and Personal Injury Pursuit</p> <p>You are covered to pursue claims against those whose negligence has caused your injury or death or caused you to incur uninsured losses.</p>	The owner of the vessel and any authorised skipper, crew or guests.	Proceedings pursued against the owner or skipper of the vessel or guests aboard the vessel at the time of the insured incident.	£100,000 per claim with no annual limit
<p>Section 1b: -</p> <p>Contract Disputes</p> <p>You are covered to pursue proceedings following a breach of a contract you have entered into for buying goods for your use in connection with the vessel</p>	The owner of the vessel.	Where the legal jurisdiction of the contract is outside of the territorial limits.	£100,000 per claim with no annual limit

including the purchase or sale of the vessel.		For disputes arising prior to you taking delivery of the vessel.	
<p>Section 1c: -</p> <p>Prosecution Defence You are covered to defend criminal prosecutions brought against you arising from your ownership or use of the vessel.</p> <p>You are only covered for pleas in mitigation where such a plea has a reasonable prospect of reducing any penalty that may be awarded against you.</p>	The owner of the vessel and any authorised skipper, crew or guests.	<p>Allegations of dishonesty, violence, deliberate, reckless or intentional acts, or whilst being in control of the vessel whilst under the influence of alcohol or drugs.</p> <p>Damages, interest, fines or costs awarded against you.</p>	£100,000 per claim with no annual limit
<p>Section 1d: -</p> <p>Identity Fraud You are covered for legal costs to deal with organisations that have been fraudulently applied to for credit, goods or services in your name or which are seeking monies from you as a result of identity fraud.</p> <p>You are covered for legal costs incurred in liaising with credit referencing agencies and all other relevant organisations necessary on your behalf to advise that you have been the victim of identity fraud.</p> <p>You are covered for legal costs to defend your legal rights and/or remove County Court Judgments against you that have been obtained by an organisation that alleges you have purchased, hired or leased goods or services from where you deny having entered in to the contract and allege that you have been the victim of identity fraud.</p>	The owner of the vessel.	<p>Any financial losses incurred by you as a result of identity fraud other than advisers' costs.</p> <p>Any claims where you have not been the victim of identity fraud.</p>	£100,000 per claim with no annual limit
<p>Section 1e: -</p> <p>Breakdown Costs You are covered for breakdown costs that you have paid following a mechanical breakdown to the vessel which renders it unseaworthy whilst away from the vessels' home berth.</p>	The owner of the vessel.	Any breakdown costs incurred by you in repairing the mechanical breakdown yourself.	£200 per claim up to a maximum of £200 per annum
<p>Section 1f: -</p> <p>Emergency Expenses You are covered for emergency expenses to return to the United Kingdom if the vessel is damaged in an accident following a collision, impact, fire or flooding rendering it unseaworthy whilst the Vessel is outside of the UK.</p>	The owner of the vessel and any authorised skipper, crew or guests.	There is no cover for emergency expenses unless you have claimed under the policy to which this cover attaches for the repairs to the vessel and that claim has been accepted.	£500 per claim up to a maximum of £500 per annum

<p>You are covered for emergency expenses to travel from the UK to return to the vessel whilst it is outside of the UK following repairs within 4 months.</p>			
<p><u>2 FAMILY LEGAL EXPENSES</u></p>			
<p>Section 2a: -</p> <p>Personal Injury You are covered for legal costs to pursue personal injury claims against the responsible person / organisation</p>	<p>The owner of the vessel and your family members who reside on the vessel with you.</p>	<p>There is no cover for claims arising from an allegation of clinical or medical negligence.</p>	<p>£25,000 per claim with no annual limit</p>
<p>Section 2b: -</p> <p>Contract Disputes You are covered for legal costs to pursue contract claims:</p> <ul style="list-style-type: none"> a) against a person / organisation providing defective goods or services b) brought by a person to whom private goods have been sold. 	<p>The owner of the vessel and your family members who reside on the vessel with you.</p>	<p>At least £250 plus VAT must be in dispute.</p>	<p>£25,000 per claim with no annual limit</p>
<p>Section 2c: -</p> <p>Employment Disputes You are covered for legal costs to pursue an action before an employment tribunal for breach of your contract of employment.</p>	<p>The owner of the vessel and your family members who reside on the vessel with you.</p>	<p>The alleged breach must have occurred within the first 90 days after you first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.</p>	<p>£25,000 per claim with no annual limit</p>
<p>Section 2d: -</p> <p>Property Infringement You are covered for legal costs to pursue actions for nuisance or trespass relating to the home.</p>	<p>The owner of the vessel and your family members who reside on the vessel with you.</p>	<p>The nuisance or trespass must have started at least 180 days after you first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.</p>	<p>£25,000 per claim with no annual limit</p>
<p>Section 2e: -</p> <p>Property Damage You are covered for legal costs to pursue actions against parties causing physical damage to the home.</p>	<p>The owner of the vessel and your family members who reside on the vessel with you.</p>	<p>There is no cover for claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.</p>	<p>£25,000 per claim with no annual limit</p>
<p>Section 2f: -</p> <p>School Admission Disputes Legal costs in appealing the decision of a Local Education Authority (LEA).</p>	<p>The owner of the vessel and your family members who reside on the vessel with</p>	<p>There is no cover for claims where the child has been suspended, expelled or permanently excluded from another school.</p>	<p>£25,000 per claim with no annual limit</p>

	you.		
<p>Section 2g: -</p> <p>Legal Defence You are covered for legal costs to defend an action if an event arising from your work as an employee leads to:</p> <ul style="list-style-type: none"> a) You being prosecuted in a criminal court; or b) Civil action being taken against you under laws for unlawful discrimination; or c) Civil action being taken against you for compensation under section 13 of the Data Protection Act 1998. 	The owner of the vessel and your family members who reside on the vessel with you.	There is no cover for legal costs where the member is entitled to a grant of legal aid from the body responsible for its administration or where funding is available from another public body, a trade union, employer or any other insurance policy.	£25,000 per claim with no annual limit
<p>Section 2h: -</p> <p>Social Media Defamation Legal costs to write to the provider or author of a social media website in order to remove defamatory comments made about you.</p>	The owner of the vessel and your family members who reside on the vessel with you.	There will be no cover unless you are aged 18 years or over.	£25,000 per claim with no annual limit

Cancellation rights (cooling off period)

Within 14 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to your insurance advisor receiving your written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

To make a claim

As soon as you have a legal problem that you may require assistance with under this insurance. You should telephone the legal advice line on:

- For claims under Section 1 Marine Legal Expenses: **0844 770 1085** and quote “**LEIM/04/14**”.
- For claims under Section 2 Family Legal Expenses: **0844 770 1040** and quote “**LEIM/04/14**”.

Complaints

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see your policy document.

Arc Legal’s contact details are:

Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD
Tel 0844 770 9000
Email claims@arclegal.co.uk

Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we or Inter Partner Assistance are unable to meet our obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.