

## Park Home Legal Costs Policy Summary

Some important facts about your Park Home Legal Costs 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, and administered on their behalf by Arc Legal Assistance Ltd.

Your Legal Costs cover is valid for the same duration as the Park Home insurance cover with which it is offered.

Your Legal Costs cover applies to you, your spouse and children under the age of 21, who live with you.

Significant features and benefits	Significant exclusions or limitations	Policy section
Legal costs of up to £50,000 per claim are covered	Before a claim can be accepted it must be established that there are reasonable prospects for a successful outcome	All
Legal advice service available 24/7		
Emergency repair service available 24/7  If you have a domestic emergency, we will arrange for someone to come and make necessary repairs	The cost of repairs is not covered by this policy	
Legal costs to pursue:		
Contract claims against a person / organisation providing defective goods or services including disputes over the purchase of the Park Home	At least £250 plus VAT must be in dispute	1A
Personal Injury claims against the responsible person / organisation	The injury must arise as a result of an accident And there is no cover for claims where the insured was injured whilst driving a motor vehicle	1B
An action before an employment tribunal for breach of the insureds contract of employment	The alleged breach must have occurred at least 90 days after legal costs cover started	1C
Actions for nuisance or trespass relating to the Park Home	There is no cover for claims arising from divorce or matrimonial matters  The nuisance or trespass must have occurred at least 180 days after legal costs cover started	1D
Actions against parties causing physical damage to the Park Home		1E
Legal costs to defend:		
Contract claims brought by a person to whom private goods have been sold	At least £250 plus VAT must be in dispute	2A
	There is no cover for the first £50 of any claim	1A, 1C, 1D and 2A

	<p>This insurance covers the legal costs incurred by Irwin Mitchell Solicitors. The insured is not covered for any other legal representatives costs unless court proceedings are started</p> <p>There is no cover for claims arising from:</p> <ul style="list-style-type: none"> <li>▪ matters which arose before this insurance started</li> <li>▪ medical / clinical treatment</li> <li>▪ stress psychological or emotional injury</li> <li>▪ a dispute between persons insured under this policy</li> </ul> <p>For details of further exclusions and restrictions please refer to the policy wording</p>	All
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### **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 **0844 770 1040**

### **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 our policy document.

Our contact details are:

Arc Legal Assistance Ltd  
PO Box 8921  
Langham  
Colchester  
CO4 5YD

Tel 0844 770 9000

Email enquiries@arclegal.co.uk

### **Compensation**

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc or Inter Partner Assistance are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at [://www.fscs.org.uk/](http://www.fscs.org.uk/)