

Insurance Product Information Document

Criminal Prosecution Legal Expenses Policy



Insurer: Markel International Insurance Company Limited

20 Fenchurch Street, London EC3M 3AZ

Registered at the above address. Registered in England number 966670. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation

This document is a summary of the insurance cover and restrictions and not personalised to your individual needs. Please refer to the policy document for full details of your cover and terms and conditions.

What is this type of insurance?

This is a Criminal Prosecution Legal expenses insurance policy to cover against the costs of legal or professional representation you will incur in the types of disputes described in the sections of cover below.



What is insured?

- ✓ Criminal defence
Representation at an interview under caution and defence of a criminal prosecution



What is not covered?

- ✗ Pre-existing circumstances
- ✗ Fraudulent claims
- ✗ Where you are required by the Police to immediately attend an interview under caution at a Police station
- ✗ Criminal defence - involving an assault or a sexual offence (unless a not guilty plea is maintained throughout), fraud or dishonesty (unless a not guilty plea is maintained throughout), criminal damage, domestic violence, tax proceedings an allegation of driving under the influence of drugs, alcohol, the use of handheld electronic equipment



Are there any restrictions on cover?

- ! Where you don't have a reasonable chance of being successful
- ! Where we have not consented to incur costs



Where am I covered?

- ✓ The United Kingdom of Great Britain and Northern Ireland (excluding the Isle of Man and the Channel Islands)



What are my obligations?

- You must comply with the terms and conditions of the policy
- You must take all reasonable steps to prevent claims
- You must tell us as soon possible about potential claims



When and how to pay?

- For full details of when and how to pay please contact your insurance broker



When does the cover start and end?

- This insurance cover is for a 12 month period. The start date and end date are detailed in your policy schedule



How do I cancel the contract?

- You can cancel this insurance contract at any time by contacting us or your insurance broker. After the 14 day cooling off period, providing you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing this insurance