

Commercial legal expenses

Policy summary

**British Association of Sport Rehabilitators
& Trainers Criminal Prosecution**

The purpose of this summary is to help you understand your insurance policy. It sets out the significant features, benefits, limitations and exclusions but does not form part of your policy or contain the full terms of the policy, always refer to the policy wording.

Insurance provider - Markel International Insurance Company Limited trading as Markel Legal Expenses Insurance, 20 Fenchurch Street, London EC3M 3AZ

Period of insurance - 12 months or as otherwise stated in your policy schedule

Premium - As stated in your policy schedule

Advice - You will have free access to legal telephone advice services by calling the Markel advice line.

Claims notifications – This policy only covers claims notified to us within the period of insurance

Claims handling and notification – Where you have the legal right of freedom to choose, you may choose your own representative provided the representative is appropriate and their charging rate is fair and reasonable. Initial notification of a claim must be made either by writing to us or calling us using the number shown on your schedule: The Claims Department, Markel Legal Expenses Insurance, Interchange, 81-85 Station Road, Croydon, CR0 2AJ.

LEIclaimsuk@markel.com

Cancellation –The policyholder may cancel this policy within 14 days of insuring with us or receiving policy documents, no charge will be made and any premium paid will be refunded. After this, the policyholder can cancel the policy if less than 75% of the period has expired and we will refund the premium less the time we have insured you for (plus 20% administration charge). All provided that a claim has not been made.

Your right to complain - If you are not satisfied you should contact us by writing to: The Customer Services Manager, Markel Legal Expenses Insurance, 20 Fenchurch Street, London, EC3M 3AZ, **complaints@markel.com**

We will do our best to resolve your complaint but, if you are still not satisfied, you can refer the matter to The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR, Helpline: 0800 023 4567, Switchboard: 020 7964 1000, **www.financial-ombudsman.org.uk**

Your right to compensation - Markel is covered by the Financial Services Compensation Scheme (FSCS). The Insured may be entitled to compensation up to 90% of the claim in the unlikely event we cannot meet our obligations. Further information about compensation arrangements is available from the FSCS.

Disputes – Any dispute between you and us will be decided by arbitration and subject to the law of England and Wales

The most that we will pay any one claim	Interview under caution - £2,500 All other Sections of cover - £100,000
The most that we will pay per individual member for all claims in the period of insurance	£100,000
Territorial limits	The United Kingdom of Great Britain and Northern Ireland
Excess any one claim	For our choice of representative All Sections of cover - £0 If you are able to choose your own representative (see Instruction and choice of your representative, Counsel and experts for when this applies) - £1,000
Reasonable prospects of success	Your case must have at least a 51% chance of success, unless your claim is made under one of the following sections: <ul style="list-style-type: none">• Interview under caution If there is 50% or less chance of the above we will not provide cover
What is not covered by this policy?	<ul style="list-style-type: none">• Any costs incurred before we have consented to those costs being incurred

	<ul style="list-style-type: none"> • Pre-existing circumstances
Policy benefits/sections of cover	Significant exclusions/limitations
Criminal defence We will cover costs for your:	We will not cover claims:
Interview under caution Representation (including written submissions) at an interview under caution	Interview under caution Where you are required by the Police to immediately attend an interview under caution at a Police station
Prosecution defence Defence of a criminal prosecution once you receive a summons accusing you of a criminal offence	Prosecution defence <ul style="list-style-type: none"> • Involving a motoring offence, an assault or a sexual offence, fraud, dishonesty, criminal damage or tax proceedings • For your employee, director or a partner of your business if charged under the Corporate Manslaughter or Corporate Homicide Act 2007 • Caused by seepage, pollution or contamination of any kind
	All of Criminal defence Where there has been death, or disease, or injury, including psychiatric injury or stress which is covered by any other insurance policy you hold, or are required to hold
Regulatory compliance We will cover you for:	We will not cover you for:
Enforcement notices Costs to appeal against an improvement or prohibition notice issued by the Health and Safety Executive or the Food Standards Agency	

Markel Legal Expenses Insurance

20 Fenchurch Street, London, EC3M 3AZ Tel: 0345 350 1099

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www.uk.markel.com

Markel Legal Expenses Insurance is a trading name of Markel International Insurance Company Limited, registered in England and Wales No: 00966670. VAT number 245 7363 49. Registered address, 20 Fenchurch Street, London EC3M 3AZ. Markel Corporation is the ultimate holding company for Markel International Insurance Company Limited.

Markel International Insurance Company Limited is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority. Financial Services Register Number 202570.

