

## Insurance Policy Changes Important Notice – Legal Expenses

Please keep this important notice with your insurance documentation, as it records changes with effect from your renewal date. If you have any queries or would like to receive a paper copy of the full policy wording, please contact us. We are open Weekdays 8am – 8pm and 9am – 4pm Weekends.

Your full Legal Expenses policy wording can also be found in the Documents section on our website.

A number of terms and conditions have been changed, a summary of which are detailed below. Policy limits remain unchanged.

SUMMARY OF CHANGES TO YOUR POLICY – LEGAL EXPENSES COVER		
Nature of change	Significant exclusions or limitations	Policy section
<b>Change of underwriter</b>	<p>This insurance is managed and provided by Arc Legal Assistance Limited and is now underwritten by AmTrust Europe Limited.</p> <p>Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.</p> <p>AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.</p>	All
<b>Addition of 'Important Conditions'</b>	We have added an 'Important Conditions' section that explains the conditions you must comply with in order for a claim to proceed.	All
<b>Policy Conditions section</b>	Under the Conditions section, additional sections on Disclosure and Fraud have been added.	All
<b>Definitions</b>	<p>Three new definitions have been included as they are referred to in the policy wording;</p> <ul style="list-style-type: none"> <li>• Conditional Fee Agreement</li> <li>• Data Protection Legislation</li> <li>• Disclosure Breach</li> </ul>	All
<b>Conditional Fee Agreements</b>	The personal Injury and Uninsured Loss Recovery sections now include information on Conditional Fee Agreements	Personal Injury & Uninsured Loss Recovery