

# Self-Build Professional Fees

## Insurance Product Information Document

**Company:** Administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority.

**Product:** Protek Self Build Professional Fees Scheme

Protek Group Limited is an Appointed Representative of Arthur J. Gallagher (UK) Limited who is Authorised and Regulated by the Financial Conduct Authority (Firm Reference Number 312919)

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

### What is this type of Insurance?

This policy is designed to cover the cost of professional fees charged by a claims handler, solicitor or accountant following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded.



#### What is Insured?

##### Contract Disputes

- ✓ Pursuing a claim, which arises from a contract which is recorded in writing, in connection with the construction of your self-build home, against a vendor, solicitor, architect, engineer, main contractor, surveyor, local authority, services utility or supplier of materials.

##### Eviction

- ✓ The eviction of anyone in the self-build home without your permission.

##### Legal Advice Helpline

- ✓ Free access to legal advice & assistance.



#### What is not Insured?

- ✗ Claims where there are no prospects of success.
- ✗ Claims where we consider it is unlikely a reasonable settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred.
- ✗ Claims that arose before the commencement of this insurance.
- ✗ Matters in respect of which an insured person is entitled to Legal Aid.
- ✗ Any dispute or prosecution involving a motor vehicle unless the dispute relates to a personal injury claim.
- ✗ Any claim involving pharmaceutical or any related claims (including but not limited to tobacco products).
- ✗ Any claim falling within the Small Claims Track limit (other than as detailed under Consumer Disputes).
- ✗ Any activity connected to a business or any venture for gain.
- ✗ Any professional fees incurred in defending or pursuing new areas of law or test cases.
- ✗ Any claims directly or indirectly arising from an allegation of mis-selling or mismanagement of financial services or products.
- ✗ Any matter where the value of the goods or services in dispute or the total instalments due at the time of making the claim is less than £500.



#### Are there any restrictions on cover?

- ! The maximum amount payable per claim is £25,000.
- ! The maximum amount payable per period of insurance is £25,000.
- ! Where it may cost Us more to handle a claim than the amount in dispute We may at Our option pay to You the amount in dispute which will then constitute the end of the claim under this policy.



#### Where am I Covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.



## What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must notify us during the period of insurance and within 30 days of any circumstances which may give rise to a claim.



## When and how do I pay?

- You should make payment to Protek or your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



## When does the cover start and end?

- Cover can start once you have accepted our terms and agreed to pay the premium. It will last for the number of months you have chosen to insure from the start date shown in the policy schedule, unless it is cancelled by you or us before it ends



## How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, please return it to Protek or your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing Protek or your insurance broker, however, you will not be entitled to a refund of the premium.