

## Family Legal Protection Premium Cover Summary

### Statement

This is only a summary of the policy. The full terms and conditions of the cover can be found in the policy document. It is important that you read the policy document carefully when you receive it.



Please note that this family legal protection cover applies only whilst the associated household insurance policy issued by BDML Connect Ltd remains in force.

### Name of the insurance undertaking:

Groupama Insurance Company Ltd, Groupama House, 24-26 The Minories, LONDON, EC3N 1DE.

### Type of insurance cover

Legal protection for the family.

Cover for legal expenses up to £50,000 per claim, in pursuit or defence of civil, tribunal or arbitration proceedings or appeals arising from them.

### Significant features and benefits

Cover for legal expenses incurred in pursuing claims arising from:

- personal claims;
- real property;
- services and personal property;
- employment;

Confidential advice and guidance in the event of theft of the policyholder's identity.

### Please note that excesses apply to certain covers

### Significant or unusual exclusions or limitations

Any claim where the date of event does not meet conditions stated in the policy.  
Any identity theft claim where the thief resides with the policyholder or the losses arise from any business activity.

Legal expenses:

- that we have not agree to in writing; or
- which are higher than we have agreed; or
- which were incurred before we have written to confirm acceptance of the claim; or
- where there is no reasonable prospect of success;
- from a dispute over a lease or licence to occupy land or property;
- which are estimated to exceed the amount in dispute;

### Period of Insurance

The period of the BDML Connect Ltd household insurance policy which runs concurrently with this cover and does not exceed 12 months.

**Cancellation**

Within 14 days of receipt of the policy documentation you can ask us to cancel the policy. You can either phone or write to us to confirm this. If you have not made a claim, you will get a full return of premium. If you have made a claim or if you cancel after 14 days from receipt of your documents there will be no refund of premium.

**Claims**

Call us on **0800 008 6709**, quoting the reference FamilyPlus, or write to us at: FamilyPlus, Kircam House, 5 Whiffler Road, NORWICH, NR3 2AL.

**Complaints**

You may contact The Chief Executive of FamilyPlus, Kircam House, 5 Whiffler Road, NORWICH, NR3 2AL. If you are not satisfied please write to The Chief Executive of Groupama Insurance at Groupama House, LONDON, EC3N 1DE. If you are unhappy with his response you may write to Lloyd's Complaints Department, Lloyd's, 1 Lime Street, LONDON, EC3M 7HA. Tel: 0207 327 5693. If you remain dissatisfied then you can refer the matter to the Financial Ombudsman Service. Tel: 0845 080 1800. Full details will be made available at the appropriate stage of the complaints process.

**Financial Services Compensation Scheme**

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Insurance business is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS on [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning 0207 892 7300.