

Legal Expenses Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc

Product: GUARDHOG Standalone Legal Expenses

GUARD HOG Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 768441

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?

Eviction

- ✓ The eviction of anyone in the property without your permission

Civil Disputes with Paying Visitors

- ✓ Defence of a civil claim brought against You by a paying Guest, staying in your Property with Your permission.

Managing Agent Contract Disputes

- ✓ The pursuit of a civil claim with a Managing Agent in respect of a breach or alleged breach of contract for the facilitation of Property Management Services.

Home-Sharing Platform Disputes

- ✓ The pursuit of a civil claim with a home-sharing platform in respect of a breach or alleged breach of contract for the facilitation of home-sharing platform services.

Identity Theft

- ✓ Necessary legal expenses and ancillary costs incurred following an event of identity theft.

Social Media Defamation

- ✓ Defamatory comments made about an insured person through a social media website.



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 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).



Are there any restrictions on cover?

- ! The maximum amount payable per claim is £50,000.
- ! The maximum amount payable per period of insurance is £100,000



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.



When and how do I pay?

- You should make payment to 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?

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



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 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 your insurance broker, however, you will not be entitled to a refund of the premium.