

# Home Insurance

## Insurance Product Information Document

**AA**

### Company: Automobile Association Insurance Services Limited

### Product: Home Legal Expenses

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. England and Wales. We're on the Financial Services Register under registration number 310562.

This document summarises the Home Legal Expenses policy. Your complete pre-contractual and contractual information will be included in your policy booklet and your Statement of Fact upon purchase.

## What is the type of insurance?

Home Legal Expenses provides you and your family with cover for legal costs as well as access to a range of online legal document templates.



### What is insured?

- ✓ Up to £100,000 (including VAT) of legal expenses per claim to cover legal costs, in personal legal matters such as:
  - Death and personal injury claims;
  - Contract disputes when buying or selling personal goods and services or your property;
  - Employment disputes;
  - Protection of property
- ✓ Access to a 24 hour / 365 days a year helpline which provides free initial advice on any personal legal matter covered under your home legal expenses policy
- ✓ Access to a range of free online legal documents which can be reviewed by a legal expert



### What is not insured?

- ✗ Claims where the first cause of action started prior to the start of the policy
- ✗ Boundary dispute claims
- ✗ Work and/or advice by a builder or contractor given to you about the specification, design, planning, building or structural change in or on your property where the contract value is over £20,000 including VAT
- ✗ A vehicle you are buying, financing, selling, hiring or is owned by you or for which you are responsible or you are driving, operating, controlling, using or repairing
- ✗ Claims relating to wills or probate, family law or disputes between landlords and tenants



### Are there any restrictions on cover?

- ! Claims must have a reasonable chance of success (51% or more)
- ! No cover for disputed amounts under £250
- ! Fees and expenses incurred before the insurer has accepted the claim



## Where am I covered?

- ✓ Covered for personal incidents occurring in England, Scotland, N. Ireland, Wales, Isle of Man, the Channel Islands & Gibraltar



## What are my obligations?

- To provide us with all relevant information about the claim
- To contact us as soon as possible after events that may lead to a claim
- To hold a valid home insurance policy with us to claim on this product



## When and how do I pay?

Payment is required before the policy starts using the same payment method that you used for your home insurance policy with us.



## When does the cover start and end?

The cover is for one year from the policy start date, or until your current home insurance agreement ends. Your period of cover is specified in your Statement of Fact.



## How do I cancel the contract?

You can cancel this policy at any time by contacting our Insurance Team. Find all our contact details in your policy pack or policy booklet.