



## **Jury Service and Legal Protection Policy Wording**

**Arranged by:  
Qdos Contractor**

**Underwritten by:  
HCC International Insurance Co PLC**



# Jury Service and Legal Protection

## Important Information

These notes are intended as guide lines. The full terms and conditions can be found within the policy wording itself. Should you have any queries please do not hesitate to contact Qdos Contractor on 0116 269 0999.

## Legal Advice

You can obtain telephone legal advice by telephoning the Qdos Legal Advice Line. The telephone number can be found on your Policy Schedule, you will need to quote your policy number.

Advice can be sought on a wide range of areas of law, including employment, health & safety and contract. The advice is provided by qualified consultants and is confidential and impartial. Conversations may be recorded in the interests of quality of advice and training.

The Qdos Legal Advice Line is not empowered to give advice on the admissibility of any **Claim** under this policy. If you wish to make a **Claim** or have a query about the policy cover you must contact our Claims Department.

## Claims

**Claims** should be made by contacting Qdos Contractor at the following address:

Claims Department  
Qdos Contractor  
The Grange  
Grange Avenue  
Rearsby  
Leicester  
LE7 4FY

Tel: 0116 478 3419

Email: [claims@qdoscontractor.com](mailto:claims@qdoscontractor.com)

You should provide your Policy Number and a description of the **Claim** circumstances. A Claim Form will then be provided which you should complete and return without delay. Please note that in certain circumstances Qdos Contractor will choose suitable legal representation to act upon your behalf.



# Jury Service and Legal Protection

## Jury Service and Legal Protection Insurance Policy Wording

This insurance policy has been arranged by Qdos Contractor and is underwritten by HCC International Insurance Co PLC.

HCC International Insurance Co PLC is registered in England and Wales No. 01575839  
Registered office at 1 Aldgate, London, England EC3N 1RE,

Qdos Contractor is a trading name of Qdos Broker & Underwriting Services Limited, authorised and regulated by the Financial Conduct Authority.

HCC International Insurance Co PLC is authorised and regulated by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority.

This can be checked on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

This is a claims made policy. **Claims** must be notified and received by Qdos during the **Period Of Insurance**.

The *insurer* agrees in consideration of the premium to indemnify the **Insured** to the extent and in the manner provided within this Policy in connection with activities within the scope and extent of the business activities of the **Insured**.

Unless expressly stated nothing in this Policy will create rights pursuant to the Contract (Rights of Third Parties) Act 1999.

### Definitions

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The terms defined below will have the same meaning wherever they appear in **Bold** throughout this Policy.

#### **Acts of parliament**

All **Acts of Parliament** referred to in this Policy shall include any subsequent amendments, re-enactments or regulations and equivalent legislation enforceable within the **Territorial Limits**.

#### **Any one claim**

All **Claims** consequent upon the same original cause, event or circumstance.

#### **Appointed representative**

A solicitor, accountant or other appropriately qualified person or firm as nominated on the Policy Schedule or as approved by the *insurer* who is appointed to represent the **Insured** in accordance with the terms of this Policy.

#### **Awards of compensation**

Basic and Compensatory Awards and compensation for unlawful discrimination made against the **Insured** by an Employment Tribunal or settlement thereof subject to the consent of Qdos but not including Additional Awards, Protective Awards, Interim Relief, Arrears of Pay, or Awards of Damages under the Equal Pay Act or arising out of failure to comply with awards in respect of reinstatement or re-engagement. The *insurer* will not pay any fine, awards or damages incurred by deliberately avoiding a payment or liability under statutory requirements. The *insurer* will not pay any redundancy payment or monies due or properly payable arising under or from a contract of employment, service agreement or related document or from any related implied or incorporated terms of contract service.

#### **Claim**

A **Claim** under the Policy for **Legal Expenses, Awards of compensation, Jury service allowance** or Witness Attendance Allowance.

#### **Computer Virus**

A set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.



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## **Contracting party**

A person, firm or company domiciled within the **Territorial limits** with whom the **Insured** has a direct contractual relationship.

## **Debt collection service**

The **Debt collection service** nominated by *Qdos*.

## **Due date**

The date monies owed to the **nsured** first become due for payment.

## **Electronic Data**

Facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

## **Employee**

Any person under a contract of service with the **Insured**.

## **Excess**

The amount specified in the Policy Schedule the **Insured** must pay in respect of **Legal Expenses** and/or **Awards of compensation** in respect of **Any one claim** before the *insurer* shall be liable to make any payment.

## **Injury**

Physical bodily Injury or death.

## **Insured**

The Company, firm, partnership, or trading individual specified in the Policy Schedule and, at the **Insured's** request, any **Employee** including a director or partner of the **Insured**.

## **Insured event**

An event, act or omission giving rise to a **Claim** against the Policy.

## **Insurer**

HCC International Insurance Co PLC.

## **Jury service allowance**

The amount of money per day the **Insured** is liable to pay the **Employee** each day they attend on jury service less any recovery from the Court.

## **Legal Expenses**

1. Fees include:

- any professional fees, expenses and other disbursements reasonably incurred by the **Appointed representative** with the consent of *Qdos*; and;
- any costs incurred by other parties insofar as the **Insured** is held liable to pay such costs under a settlement made with another party with the consent of *Qdos* but excluding any costs which the **Insured** may be ordered to pay by a court of criminal jurisdiction.

2. Witness Attendance Allowance includes the amount of money per day the **Insured** is liable to pay the **Employee** each day they are required by the **Appointed representative** to attend as a witness at a court or tribunal hearing. Indemnity limited to £100 per day and a maximum of £1,000 in **Any one claim**.

## **Legal Proceedings**

The pursuit or defence of **Legal Proceedings** in a court of suitable jurisdiction made by or brought against the **Insured**, including appealing or defending an appeal against a judgment made in proceedings funded by this insurance, within the jurisdiction of a court or other body within the **Territorial Limits**.

## **Limit of Indemnity**

The maximum amount payable by the **Insurer** in respect of **Any one claim** and in aggregate for all **Claims** made during any **Period Of Insurance** in respect of any one **Insured**, as specified in the Policy Schedule.

## **Period Of Insurance**

As specified in the Policy Schedule.



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## Property

Land and/or buildings owned or occupied by the **Insured** or otherwise for which the **Insured** is legally responsible.

## Qdos

Qdos Broker & Underwriting Services Limited trading as Qdos Contractor, who administers and manages this insurance on behalf of the **Insurer**.

## Territorial limits

England, Wales and Scotland.

## Sections of cover

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The sections of cover applicable are specified in the Policy Schedule.

The **Insurer** will indemnify the **Insured** against **Legal Expenses** incurred by the **Appointed representative** when undertaking work on the **Insured's** behalf in respect of an **insured Event** covered by this Policy. Provided that the time of occurrence is within the **Period Of Insurance** and provided that the **Claim** is notified to the **Insurer** during the **Period Of Insurance** and the **Claim** falls within the **Territorial limits**.

### Section 1: Employment Disputes

The **Insurer** agrees to indemnify the **Insured** against **Legal Expenses** and **Awards of compensation** incurred by the **Insured** in defending **Legal Proceedings** brought against the **Insured** by an **Employee, ex-Employee** or prospective **Employee** in respect of their contract of employment with the **Insured** or a breach of employment related legislation.

It is a condition precedent to the **Insurer's** liability that the **Insured** has sought and followed all the advice from the **Qdos** Legal Advice Line as to the process and procedure to be adopted and has received specific authorisation from the **Qdos** Legal Advice Line:

1. prior to carrying out any disciplinary procedure or action or suspension of an **Employee**;
2. prior to dismissal of an **Employee**;
3. prior to instituting a redundancy programme and prior to making an **Employee** redundant;
4. immediately an **Employee** walks out with or without written notice;
5. upon notification formally or informally of a grievance from an **Employee** or **ex-Employee**;
6. upon receipt of an appeal from an **Employee** or **ex-Employee** against a decision taken as a result of a disciplinary or grievance procedure or a decision to dismiss.
7. prior to any adverse variation of the terms and conditions of employment (including alteration of place or time or hours worked or demotion or deduction from or reduction in an **Employee's** remuneration);
8. upon notification formally or informally of a complaint of sexual, racial or religious discrimination or discrimination relating to disability, age or sexual orientation.

### Exclusions to Section 1

The **Insurer** will not pay:

1. any benefit due under a Contract of Employment.
2. any payment due in respect of redundancy.
3. any compensatory award made against the **Insured** relating to or arising from Trade Union activities including membership or non-membership.
4. any award made because of the **Insured's** failure to provide written reason for dismissal.
5. any compensatory award specified in a re-instatement or re-engagement order.
6. any awards to the extent that they relate to contractual rights accruing to the **Employee, ex-Employee** or prospective **Employee** prior to the actual or alleged breach of the actual or alleged Contract of Employment.
7. any award made as a result of the failure of the **Insured** to issue the **Employee** with a written statement of the terms of employment or to issue the **Employee** with compliant written details of the employer's disciplinary and grievance procedures.
8. any defence of an action for damages in respect of personal **Injury** including stress related matters or loss of or damage to **Property**.
9. any **Claim** where the **Insured** did not seek advice from the Qdos Legal Advice Line



# Jury Service and Legal Protection

## Section 2: Health & Safety Prosecutions

The **Insurer** agrees to indemnify the **Insured** against **Legal Expenses** incurred in the defence of a criminal prosecution arising from:

1. Health and safety at work and occupational hygiene including but not limited to the Health and Safety at Work etc Act 1974, COSHH and CHIP regulations.
2. food safety hygiene and food legality including but not limited to the Food Safety Act 1990.
3. the supply of safe goods including but not limited to the Consumer Protection Act 1987, the Food Safety Act 1990 and the Health and Safety at Work etc Act 1974.
4. the Carriage of Dangerous Goods Regulations.
5. an appeal against the service of an Improvement Notice or a Prohibition Notice under the Health and Safety at Work etc Act 1974 or the Health and Safety (Northern Ireland) Order 1978 and their supporting Regulations.

## Exclusions to Section 2

The **Insurer** will not pay **Legal Expenses** arising from or relating to the defence of a criminal prosecution:

1. deliberately or intentionally solicited by the **Insured**, or where an alleged offence involves dishonesty or intentional threatened or actual violence by the **Insured** unless he is subsequently acquitted of such offence,
2. where the **Insured** has pleaded guilty and/or admitted liability,
3. which does not arise out of the normal business activities of the **Insured**,
4. relating to the ownership possession hiring or use of a motor vehicle aircraft or watercraft,
5. brought under Road Traffic and Transport Acts (not including the Regulations relating to dangerous goods),
6. brought as a result of unsafe motive power rolling stock or incidents on railway property,
7. relating to any substance in Class 7 (radioactive substances),
8. relating to workplaces on or in a ship within the meaning of S.313 (1) of the Merchant Shipping Act 1995.
9. where the **Insured** fails to provide a Dangerous Goods Safety Advisor as per the Transport of Dangerous Goods (Safety Advisors) Regulations 1999.

## Section 3: Criminal Prosecution Defence

The **Insurer** agrees to indemnify the **Insured** against **Legal Expenses** incurred in defending a prosecution against the **Insured** in a court of criminal jurisdiction.

## Exclusions to Section 3

The **Insurer** will not be liable to indemnify the **Insured** in respect of **Claims** arising out of or in connection with:

1. any prosecution for criminal damage;
2. any prosecution for offences against the person, including offences of a sexual nature;
3. any prosecution relating to or arising from investigations by HMRC;
4. any prosecution alleging dishonesty;
5. the failure to insure a motor vehicle as required by law;
6. an allegation of speeding or driving whilst under the influence of alcohol and or drugs;
7. any prosecution for non-endorsable road traffic offences except tachograph prosecutions and weight prosecutions;
8. any alleged deliberate or intentional act unless the charges are dismissed or the **Insured** is acquitted;
9. any **Legal Proceedings** where the **Insured** has pleaded guilty and/or admitted liability;
10. any proceedings, which do not relate to the business activities of the **Insured**.

## Section 4: Jury Service Allowance

The **Insurer** agrees to indemnify the **Insured** subject to the **Limit Of Indemnity**, at the **Insured's** daily contract rate, for the number of days that the **Insured** is required to attend jury service following receipt of a summons from HM Courts & Tribunals Service (or similar authority within the **Territorial Limits**).

At the time of the **Claim** the **Insured** must be able to provide:

- Evidence of their daily contract rate by providing to the **Insurer** a copy of the contract which is in place with their agency or client;
- A copy of the summons issued by HM Courts & Tribunals Service (or similar authority within the **Territorial Limits**) which requests that the **Insured** reports for jury service at a specific Court on a specific date;
- A copy of a court-issued document which evidences the date(s) and duration of the **Insured's** jury service attendance.



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## Exclusions to Section 4

The **Insurer** will not be liable to indemnify the **Insured** in respect of **Claims** arising out of or in connection with any **Claim** arising from a jury service request served prior to the commencement of this insurance or where the juror has received such a request within the two years immediately preceding this insurance and has been able to postpone the effect of the jury service request. This exclusion does not apply where the **Insured** was on cover with **Qdos** at the time of the initial jury service request, and there has been no break in cover thereafter.

## Section 5: Property Disputes

The **Insurer** agrees to indemnify the **Insured** against **Legal Expenses** incurred in any dispute or **Legal Proceedings** made by or brought against the **Insured**:

1. over the physical possession of the **Property** provided that all statutory and contractual notices have been correctly served by the **Insured**;
2. over the terms of a tenancy agreement between the **Insured** and a **Contracting party** relating to the use or maintenance of the **Property** including dilapidations;

provided that the **Insured** will suffer financial loss if the **Insured** fails to pursue or defend the dispute or **Legal Proceedings**.

## Exclusions to Section 5

The **Insurer** will not be liable to indemnify the **Insured** in respect of **Claims** arising out of or in connection with:

1. any dispute relating to the payment of rent, service charges or any other payments due under the terms of the lease, licence or tenancy agreement between the **Insured** and his landlord;
2. the renewal of the lease, licence or tenancy agreement between the **Insured** and his landlord or any dispute arising during a rent review period;
3. any dispute relating to planning or building regulations or decisions or compulsory purchase orders or any actual, planned or proposed works by or under the order of any government or public or local authority;
4. any dispute where the **Insured** has failed to maintain in full force and effect during a tenancy agreement buildings insurance covering the standard range of perils if the **Insured** was contractually obligated to have such insurance in force;
5. a contract dispute other than that of a tenancy agreement with a **Contracting party**;
6. a dispute over subsidence or heave howsoever caused.
7. any dispute with a tenant relating to the actual or alleged negligence, damage or nuisance to the **Property**.

## Section 6: Data Protection

The **Insurer** agrees to indemnify the **Insured** against any **Legal Expenses** incurred in defending any civil proceedings brought against the **Insured** for compensation under article 82 of the GDPR provided that the **Insured** is already registered with the Information Commission's Office (ICO).

## Exclusions to Section 6

The **Insurer** will not be liable to indemnify the **Insured** in respect of **Claims** arising out of or in connection with any legal action concerning the grant and/or execution of a warrant of entry.

## Section 7: Personal Injury

The **Insurer** agrees to indemnify the **Insured** against any **Legal Expenses** incurred in pursuit of **Legal Proceedings** to recover damages for death of, or bodily **Injury** to that of the **Insured** or any director of, partner in or **Employee** of the **Insured**.

## Exclusions to Section 7

The **Insurer** will not be liable to indemnify the **Insured** in respect of **Claims** arising out of or in connection with any **Claim** alleging clinical negligence or any illness, naturally occurring condition or degenerative process, which develops gradually and is not caused by a specific sudden accident.



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## Section 8: Debt Recovery

The **Insurer** agrees to indemnify the **Insured** against any **Legal Expenses** incurred in the pursuit of **Legal Proceedings** arising from a dispute with a customer in respect of an uncontested debt that arises from the sale or provision of goods or services, provided that:

1. the amount in dispute exceeds £500;
2. the **Insurer** is notified of the **Claim** within three months of the debt becoming due and payable;
3. the **Insured** has exhausted all reasonable credit control and accounting procedures;
4. the **Insured** agrees to appoint our nominated debt recovery service as the **Appointed representative**;
5. the **Insurer** has the right to select the method of enforcement;
6. the **Insurer** is satisfied that the defendant has sufficient assets to satisfy any judgment debt;
7. the number of **Claims** that can be notified during the **Period Of Insurance** is limited to five.

## Exclusions to Section 8

The **Insurer** will not be liable to indemnify the **Insured** in respect of **Claims** arising out of or in connection with:

1. the recovery of a disputed debt;
2. a lease or tenancy of land or buildings;
3. the ownership, possession, hiring or use of a motor vehicle, aircraft or watercraft.

## Section 9: Contract Cover

The **Insurer** agrees to indemnify the **Insured** against **Legal Expenses** incurred in the pursuit or defence of any **Legal Proceedings** made by or brought against the **Insured** in a contractual dispute with a **Contracting party** over a contract for the sale of goods or a contract for the hire of goods or a contract for the supply of a service, provided that:

1. the **Legal Expenses** incurred in the pursuit of any proceedings be limited to 75% of the amount in dispute;
2. the amount in dispute exceeds £500;

## Exclusions to Section 9

The **Insurer** will not be liable to indemnify the **Insured** in respect of **Claims** arising out of or in connection with:

1. an undisputed debt owed to the **Insured**;
2. any licence or franchise agreement;
3. a dispute about either the amount an insurance company should pay to settle an insurance **Claim** or the way a **Claim** should be settled;
4. the letting or tenancy of a **Property**;
5. the construction, extension, alteration, demolition, repair, renovation or refurbishment of any **Property**;
6. the ownership, possession, hiring or use of a motor vehicle, aircraft or watercraft.

## Section 10: Restrictive Covenants

The **Insurer** agrees to indemnify the **Insured** against **Legal Expenses** incurred in the pursuit of **Legal Proceedings** against an **Employee** or former **Employee** who is in breach of restrictions contained within a written contract of employment signed by the **Employee**.

## Section 11: Wrongful Arrest Defence

The **Insurer** agrees to indemnify the **Insured** against **Legal Expenses** incurred in defending civil proceedings against the **Insured** with regard to allegations of wrongful arrests or malicious prosecution.

## Exclusions to Section 11

The **Insurer** shall not be liable to indemnify the **Insured** in respect of any **Claim** arising out of or in connection with allegations made by or against or on behalf of an **Employee** or **ex-Employee** or any other person working or contracting for the **Insured** whether or not an **Employee**.





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## General exclusions

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The **Insurer** shall not be liable to indemnify the **Insured** in respect of:

1. any dispute arising during the first 90 days of the first **Period Of Insurance**, unless the **Claim** is under Section 4 or it can be evidenced that the **Insured** held legal expenses insurance with another insurer immediately prior to the inception of this policy.
2. an **insured Event** reported more than 90 days after it occurred.
3. an **insured Event** reported outside the **Period Of Insurance**.
4. any dispute or **Legal Proceedings** made, brought or commenced outside the **Territorial Limits**.
5. any **Claim** relating to or arising from any cause event or circumstance occurring prior to or existing at inception of this Policy and which has or which the **Insured** knew or ought reasonably to have known may give rise to a dispute or **Legal Proceedings** by or against the **Insured**.
6. fees costs and disbursements incurred prior to the written acceptance of a **Claim**.
7. patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements.
8. Any loss, liability, cost or expense, consequential loss directly or indirectly caused by, contributed to, by or arising from:
  - a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - b. the radioactive, toxic, or explosive or other hazardous properties of any explosive nuclear assembly or weapon or any nuclear component of such assembly or weapon.
9. **Legal Expenses** arising directly or indirectly from the failure of computer, data processing and any other electrical equipment or component, including microchips, integrated circuits and similar devices and or any software to recognise, interpret or process any data as its true calendar date.
10. disputes relating to written or verbal remarks, which damage the **Insured's** reputation.
11. causes of action intentionally brought about by the **Insured**.
12. any **Claim** which, in the **Insurer's** opinion, or the **Appointed representative's** opinion, is believed not to have reasonable prospects of achieving the result for which **Legal Proceedings** are contemplated.
13. **Legal Expenses** incurred before the **Insurer** agrees to pay them or where the **Insured** pursues or defends a case without the agreement of the **Insurer** or in a different manner to or against the advice of the **Appointed representative** or fails to give proper instructions in due time to the **Insurer**, **Appointed representative** or to Counsel or other persons instructed by the **Appointed representative** or where the **Appointed representative** refuses to act on behalf of the **Insured** for any reason other than a conflict of interest or in respect of witnesses, experts or agents interviewed, engaged or called on as witness without the prior written approval of the **Insurer**.
14. any **Claim** where the **Insured**, in the reasonable opinion of the **Insurer**, acts in a manner which is prejudicial to the case, including being responsible for any unreasonable delay, withdrawing instructions from the **Appointed representative** or withdrawing from the case.
15. **Legal Expenses** which can be recovered by the **Insured** under any other insurance or which would have been covered if this policy did not exist except for any amount in **Excess** of that which would have been payable under such other insurance.
16. fines, damages or other penalties, which the **Insured** is ordered to pay by a Court or other authority.
17. **Legal Expenses** relating to any judicial review.
18. any **Claim** for **Legal Expenses** when the **Insured** is bankrupt, or in receivership, liquidation, administration, has made an arrangement with creditors, has entered into a Deed of Arrangement or part or all of the **Insured's** affairs or property are in the care or control of a receiver or an administrator.
19. any dispute with the **Insurer** or **Qdos**.
20. any rights conferred by the Third Parties (Rights Against Insurers Act) 1930.
21. the defence of the **Insured** in civil **Legal Proceedings** arising from:
  - a. **Injury** or disease including psychiatric **Injury** or stress;
  - b. loss, destruction, or damage of or to **Property**;
  - c. alleged breach of professional duty;
  - d. any tortious liability (other than specified in Section 5 Property Disputes).
22. disputes relating to the Corporate Manslaughter and Corporate Homicide Act 2007.
23. any loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;



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24. any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
25. any consequence, howsoever caused, of **Electronic Data** being lost, destroyed, distorted, altered, or otherwise corrupted by any source including but not limited to **Computer Virus**

## General conditions

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### A. Arbitration

Any dispute or difference of any kind between the **Insurer** and the **Insured** will be referred to arbitration by a single arbitrator who will be either a barrister or solicitor. If the parties are unable to agree on the appointment of an arbitrator, all parties agree to accept an arbitrator nominated by the Law Society, the Bar Council or appropriate professional body within England and Wales. The apportionment of costs shall be determined by the arbitrator and their decision will be final and binding on all parties.

### B. Cancellation

This Policy may be cancelled in writing at any time by the **Insured** by giving immediate written notice to the **Insurer**. The **Insurer** may also cancel this Policy by giving 30 days written notice to the **Insured**. In the event of cancellation the **Insured** will be entitled to a full refund of premium if the Policy is cancelled within the first 14 days or refund of a proportionate part of the premium corresponding to the un-expired **Period Of Insurance** where the Policy is cancelled after the first 14 days. There will be no refund of premium if the **Insured** has notified a **Claim** during the **Period Of Insurance**.

### C. Cooling off

If the **Insured** is an individual acting for purposes outside of your trade, business or profession then the **insured** has the right to change their mind and cancel this insurance with effect from inception. The **Insured** may change their mind within 14 days of insuring or within 14 days of receiving full policy documents by writing to **Qdos** requesting cancellation and returning the policy documentation to Qdos, The Grange, Grange Avenue, Rearsby, Leicester, LE7 4FY. No charge will be made and any premium you have paid will be refunded.

### D. Insured's responsibilities

The **Insured** must notify the **Insurer** as soon as is reasonably possible of any change in the information given to them which may affect this insurance or any circumstances which may give rise to a **Claim**. Failure to do so may invalidate the **Insured's** insurance or may result in cover not operating fully. The **Insurer** reserves the right to alter the terms, charge an additional premium or cancel this insurance should they become aware of any fact, which may affect the cover provided by this insurance. The **Insured** must:

1. observe the terms and conditions of this insurance.
2. try to prevent any incident that may give rise to a **Claim**.
3. take all reasonable steps to minimise the amount payable by the **Insurer**.

### E. Assignment

This Policy of insurance is between and binding upon the **Insurer** and the **Insured** and their respective successors in title, however the Policy may not be otherwise assigned by the **Insured** without prior written consent.

### F. Waiver

If the **Insurer** fails to exercise or enforce any rights conferred on them by this insurance, the failure to do so will not be deemed to be a waiver, nor will it bar the exercise or enforcement of such rights at any such time.

### G. Governing law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which the **Insured's** main residence is situated.



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## Claims conditions

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### A. Reporting a claim

The **Insurer** should, as soon as possible be notified in writing of any potential **Claim** and be provided with any written or other evidence relevant to the issues giving rise to the **Claim**. The **Insured** will be required to provide the names of any possible witnesses and details, of any costs incurred prior to the **Insurer** accepting the **Claim**, including any action already taken.

**Claims** should be made by contacting **Qdos** on 0116 478 3419, as soon as possible, or by writing to the following address:

Claims Department  
Qdos Contractor  
The Grange  
Grange Avenue  
Rearsby  
Leicester  
LE7 4FY  
Email: Claims@qdoscontractor.com

### B. Qdos' consent

**Legal Expenses** or will only be covered under this Policy with the **Insurer's** prior consent in writing or by telephone.

Consent will be given by **Qdos** on behalf of the **Insurer** provided that there are reasonable grounds for representation of the **Insured**, and provided that **Qdos** has obtained evidence, to their satisfaction, that there are reasonable prospects of the **Insured** achieving a satisfactory outcome in the enquiry or dispute.

Reasonable prospects of an **Insured** achieving a satisfactory outcome exist if:

1. it is reasonable to incur **Legal Expenses** or having regard to the proportionality between the remedy claimed and the **Legal Expenses** to be incurred;
2. where the **Insured** is pursuing, there is a greater than 51% chance of proving the other party's legal liability and of recovering the damages claimed or other legal remedies sought;
3. where the **Insured** is defending, is a greater than 51% chance of proving that the **insured** is not legally liable;

Should, during the course of a **Claim**, the **Insured** cease to satisfy **Qdos** in respect of 1. to 3. above then consent to incur **Legal Expenses** will be withdrawn.

For a decision to be made on granting or withholding consent the following must be received by **Qdos**:

- A completed insurance Claim Form;
- The documentation and information reasonably requested by **Qdos**;
- Any advice **Qdos** may deem necessary to take;
- A legal opinion from the **Appointed representative** as to 1 to 3 of **Qdos'** Consent

**Qdos** reserves the right to limit its consent by time and or financial amount of **Legal Expenses** and or stage of proceedings to allow for a review of their continued consent.

**Qdos** at its discretion may require the **Insured** to seek an opinion from Counsel, at the **Insured's** expense, as to the merits of the **Claim**. Such opinion is to have regard to the same issues that **Qdos** has in assessing the merits of any legal action. If, based upon such an opinion, **Qdos** is satisfied in respect of 1 to 3 of **Qdos'** Consent the **Legal Expenses** in obtaining that opinion will be paid by the **Insurer** within the *limits of indemnity*.

If after consent has been granted it is shown that the particular **Claim** or **Legal Proceedings** have not been brought within the terms and conditions of this Policy and its Schedule **Qdos'** consent will be withdrawn and no indemnity shall be provided. The **Insurer** shall be entitled to recover any **Legal Expenses, Awards of compensation** and any other allowances previously paid.

If the **Insured** elects to proceed with the pursuit or defence of a **Claim** or **Legal Proceedings** to which the **Qdos'** consent has been refused through lack of reasonable prospects as required in 1 to 3 of **Qdos'** Consent and if the



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**Insured** is successful in such pursuit or defence, the **Insurer** will pay **Legal Expenses** incurred after such consent had been refused subject to the terms conditions of this Policy.

In granting its consent the **Insurer** undertakes to provide indemnity to the **Insured** subject to the terms and conditions of this Policy and its Schedule but such consent does not imply that all **Legal Expenses** or **Awards of compensation** will be paid.

In particular **Legal Expenses** for matters that go beyond the immediate scope of the **Claim** or **Legal Proceedings** shall be deemed by the **Insurer** to fall outside the indemnity provided by this Policy.

### C. Choice of appointed representative and counsel

Where appropriate, **Qdos** will choose an **Appointed representative** from its panel of solicitors to act on behalf of the **Insured** in any **Claim**.

In the event that **Legal Proceedings** are issued, the **Insured** shall be free to nominate an alternative **Appointed representative** of their choice. **Qdos** reserves the right to decline any nomination made by the **Insured** before **Legal Proceedings** are issued.

To nominate an alternative **Appointed representative**, the **Insured** must provide the name and address of the proposed firm to **Qdos** in writing. **Qdos** will only accept the **Insured's** nomination if it is satisfied the proposed **Appointed representative** will cooperate and enable the **Insured** to comply with the terms and conditions of this policy.

Where **Qdos** agrees to the **Insured's** nomination, the **Legal Expenses** payable under this Policy shall be restricted to those detailed in **Qdos'** standard terms of appointment for panel representatives and always subject to the **Limit Of Indemnity**. A copy of the standard terms of appointment for panel representatives is available on request by contacting **Qdos** using the address above.

A dispute arising from the **Insured's** choice may be referred to Arbitration in accordance with General Condition A. The **Insured** must not, without the written consent of **Qdos**, enter into any agreement with the **Appointed representative** as to the basis of calculation of **Legal Expenses**. **Qdos** may withdraw consent previously given at any time.

In selecting the **Appointed representative** the **Insured** shall have regard to its duty to minimise the cost of any **Claim** or **Legal Proceedings**. In all other **Claims** **Qdos** will choose the **Appointed representative**.

In all cases the **Appointed representative** shall be appointed in the name of and on behalf of the **Insured**. If, in the course of any **Claim** or **Legal Proceedings**, the **Appointed representative** wishes to instruct Counsel or an expert, Counsel's or the expert's name and an explanation of the necessity for such instruction must be submitted to **Qdos** for consent to the proposed instruction which will not be unreasonably withheld.

### D. Disclosure

It is a condition precedent to the **Insurer's** liability that:

1. the **Insured** must give to the **Appointed representative** and **Qdos** all necessary help and information including a complete and truthful account of the facts of the case and all relevant documentary or other evidence in the **Insured's** possession. The **Insured** must provide, obtain or execute all documents as necessary and attend meetings or conferences as requested.
2. **Qdos** is entitled to receive from the **Appointed representative** and **Insured** any information, documentation or advice in connection with any **Claim** or **Legal Proceedings** even if privileged. In addition the **Insured** must instruct the **Appointed representative** to provide **Qdos** with regular updates on the progress of any **Claim** or **Legal Proceedings** and inform **Qdos** immediately if and when any circumstance adversely impacts the factors taken into account in granting **Qdos'** consent. On request the **Insured** will give to the **Appointed representative** any instructions necessary to secure the required access.

Cover may be withdrawn if the **Insured** fails to co-operate at all or within a reasonable time with **Qdos'** or the **Appointed representative's** requests.



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## E. Offer of settlement

It is a condition precedent to the liability of the **Insurer** that the **Insured** must inform **Qdos** in writing as soon as an offer to settle a **Claim** or **Legal Proceedings** is received and or the **Insured** proposes to make an offer of settlement. In any settlement, the **Insured** must have regard to **Legal Expenses** incurred or likely to be incurred by the **Insurer** and the recovery thereof. No indemnity will be provided if the **Insured** enters into any agreement to settle without the prior written consent of **Qdos** (such consent not to be unreasonably withheld) and the **Insurer** shall be entitled to recover any **Legal Expenses** or **Awards of compensation** previously paid. If the **Insured** unreasonably rejects an offer of settlement which **Qdos** recommends acceptance of or makes an offer which **Qdos** does not agree no further indemnity shall be provided.

The **Insurer** may at its absolute discretion decide to pay the **Insured** the amount of damages that the **Insured** is claiming or is being claimed against the **Insured** instead of indemnifying the **Insured** for **Legal Expenses** or **Awards of compensation**. Where the **Insurer** exercises this discretion the **Insurer** will cease to be liable for any further **Legal Expenses** or **Awards of compensation**.

## F. Payment of legal expenses and awards of compensation

All bills relating to any **Claim** or **Legal Proceedings** which the **Insured** receives from the **Appointed representative** should be forwarded to **Qdos** without delay. If **Qdos** so requires the **Insured** must ask the **Appointed representative** to submit the bill of costs for assessment or certification by the appropriate Law Society, court or tribunal.

The **Insured** is responsible for payment of all **Legal Expenses** or **Awards of compensation**. The **Insurer** may settle these directly if requested by the **Insured** to do so. The payment of some **Legal Expenses** does not imply that all **Legal Expenses** or **Awards of compensation** will be paid.

## G. Appeal procedure

If, following **Legal Proceedings** to which **Qdos** has consented, the **Insured** wishes to appeal against the judgment or decision of a court or tribunal, the grounds for such appeal must be submitted to **Qdos** through the **Appointed representative** immediately or as soon as practicable so that **Qdos** may consider whether to consent to such further action. If an appeal is lodged against a judgment or decision of a court or tribunal made in favour of the **Insured** following **Legal Proceedings** to which **Qdos** has consented, the **Insured** must notify **Qdos** immediately in order that cover shall continue. **Qdos** will inform the **Appointed representative** of its decision. If, **Qdos** so requires it the **Insured** must co-operate in an appeal against the judgment or decision of a Court or Tribunal.

## H. Recovery of costs

Whenever the **Insured** is awarded costs or under the terms of any settlement where costs are included, those costs are to be repaid to the **Insurer**. The **Insured** and their **Appointed representative** must make every effort to make a full recovery of costs. Where a settlement purports to be a global or a without costs settlement or where costs are awarded but not recovered, the **Insured** agrees that a fair and reasonable proportion of that settlement will be deemed costs and due to the **Insurer**. Where such a settlement is paid in instalments all costs to the **Insurer** shall be paid first.

## I. Fraudulent claims

If the **Insured** makes any request for payment under this Policy knowing it to be fraudulent or false in any respect or ought reasonably in the circumstances to know it to be fraudulent or false or where there is collusion between any parties to the dispute, this Policy shall become void and any premiums paid hereunder shall be forfeited and the **Insurer** shall be entitled to recover any **Legal Expenses** or **Awards of compensation** previously paid.

## J. Insolvency or liquidation of the insured

If the **Insured** becomes insolvent or is placed in liquidation during the course of any **Claim** or **Legal Proceedings** to which **Qdos'** consent has been given **Qdos** reserves the right to withdraw that consent. The **Insured** shall be deemed insolvent or in liquidation upon the appointment of an office holder within the meaning given by the Insolvency Act 1986 or upon the appointment of a receiver within the meaning laid down in the Companies Act 1985.

## K. Duty to minimise

The **Insured** must take all reasonable precautions to avoid and prevent **Claims**, **Legal Proceedings** and disputes. The **Insured** must use every endeavour and take all reasonable measures to minimise the cost and effect of any **Claim** or **Legal Proceedings** under this Policy.

## L. Value Added Tax

If the **Insured** is registered for VAT, the **Insurer** will not pay the VAT element of any **Legal Expenses**.



# Jury Service and Legal Protection

## Complaints

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In the event that you are dissatisfied with any aspect of this Policy or the service provided by **Qdos**, please write to:

The Nominated Complaints Handler  
Qdos Contractor  
The Grange  
Grange Avenue  
Rearsby  
Leicester  
LE7 4FY

Telephone: 0116 269 0999  
Email: [feedback@qdoscontractor.com](mailto:feedback@qdoscontractor.com)

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Tel: 0845 080 1800  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: <http://www.financial-ombudsman.org.uk>

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

### **The European Commission Online Dispute Resolution Platform (ODR)**

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online Dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>. This platform will direct insurance complaints to the Financial Ombudsman Service. However, you may contact the FOS directly if you prefer, using the details as shown above.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

## Compensation Scheme

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HCC International Insurance Co PLC is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by telephone on 0800 678 1100.



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## Data Protection Notice

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HCC International Insurance Co PLC respects your right to privacy. In our Privacy Notice (available at <https://www.tmhcc.com/en/legal/privacy-policy>) we explain who we are, how we collect, share and use personal information about you, and how you can exercise your privacy rights. If you have any questions or concerns about our use of your personal information, then please contact [DPO@tmhcc.com](mailto:DPO@tmhcc.com).

We may collect your personal information such as name, email address, postal address, telephone number, gender and date of birth. We need the personal information to enter into and perform a contract with you. We retain personal information we collect from you where we have an ongoing legitimate business need to do so.

We may disclose your personal information to:

- our group companies;
- third party services providers and partners who provide data processing services to us or who otherwise process personal information for purposes that are described in our Privacy Notice or notified to you when we collect your personal information;
- any competent law enforcement body, regulatory, government agency, court or other third party where we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect your interests or those of any other person;
- a potential buyer (and its agents and advisers) in connection with any proposed purchase, merger or acquisition of any part of our business, provided that we inform the buyer it must use your personal information only for the purposes disclosed in our Privacy Notice; or
- any other person with your consent to the disclosure.

Your personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country. We transfer data within the Tokio Marine group of companies by virtue of our Intra Group Data Transfer Agreement, which includes the EU Standard Contractual Clauses.

We use appropriate technical and organisational measures to protect the personal information that we collect and process about you. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal information.

You are entitled to know what data is held on you and to make what is referred to as a Data Subject Access Request ('DSAR'). You are also entitled to request that your data be corrected in order that we hold accurate records. In certain circumstances, you have other data protection rights such as that of requesting deletion, objecting to processing, restricting processing and in some cases requesting portability. Further information on your rights is included in our Privacy Notice.

You can opt-out of marketing communications we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you. Similarly, if we have collected and processed your personal information with your consent, then you can withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. You have the right to complain to a data protection authority about our collection and use of your personal information.