

Pleasure Craft Marine Legal Costs Policy Summary

Some important facts about your Pleasure Craft Marine Legal Costs Insurance Policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The insurance cover summarised in this document is provided by Inter Partner Assistance, and administered on their behalf by Arc Legal Assistance Ltd. Your Legal Costs cover is valid for the same duration as the Pleasure Craft Marine Insurance Policy with which it is provided.

Your Legal Costs cover applies to the owner of the Vessel and any authorised skipper, crew or guests

| Significant features and benefits | Significant exclusions or limitations |
|--|--|
| Legal advice service available 24/7 | |
| Legal costs to pursue damages claims following a collision, impact, fire or flooding causing damage to the Vessel resulting in injury or death or causing uninsured loss | <p>There is no cover for claims which are caused by or arise from faults in the Vessel or faulty works carried out to the Vessel.</p> <p>There is no cover for claims arising from disputes between the owner and any guests</p> |
| Legal costs of up to £50,000 per claim are covered | This insurance covers the legal costs incurred by Irwin Mitchell Solicitors. The insured is not covered for any other legal representatives costs unless court proceedings are started |

Cancellation rights (cooling off period)

Within 14 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to your pleasure craft marine insurance scheme administrators receiving your advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception. Full Cancellation details can be found in the policy wording.

To make a claim

As soon as you have a legal problem that you may require assistance with under this insurance you should telephone the legal advice line on **0844 770 1040** and when prompted quote "Pleasure Craft Marine Legal Costs Insurance".

Complaints

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

Our contact details are:

Arc Legal Assistance Ltd, PO Box 8921, Langham, Colchester, CO4 5YD
 Tel 0844 770 9000 Email enquiries@arclegal.co.uk

Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc or Inter Partner Assistance are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/>