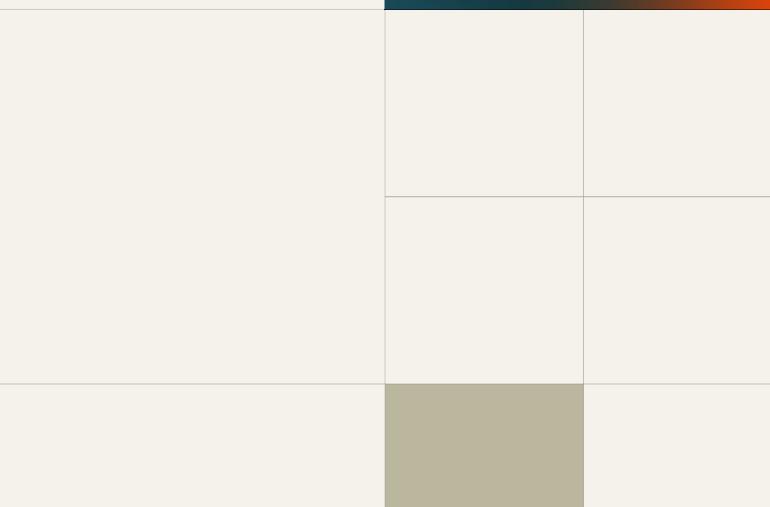
Commercial Legal
Expenses
Policy Summary
National Small-Bore
Rifle Association Members



## **MARKEL**



The purpose of this summary is to help you understand your insurance policy. It sets out the significant features, benefits, limitations and exclusions but does not form part of your policy or contain the full terms of the policy, always refer to the policy wording.

**Insurance provider** - Markel International Insurance Company Limited trading as Markel Legal Expenses Insurance, 20 Fenchurch Street, London EC3M 3AZ

**Period of insurance** - 12 months or as otherwise stated in your policy schedule

**Premium** - As stated in your policy schedule

Advice - You will have free access to legal telephone advice services by calling the Markel advice line.

Claims notifications – This policy only covers claims notified to us within the period of insurance

Claims handling and notification – Where you have the legal right of freedom to choose, you may choose you own representative provided the representative is appropriate and their charging rate is fair and reasonable. Initial notification of a claim must be made either by writing to us or calling us using the number shown on your schedule: The Claims Department, Markel Legal Expenses Insurance, Interchange, 81-85 Station Road, Croydon, CR0 2AJ. LEIclaimsuk@markel.com

**Cancellation** –The policyholder may cancel this policy within 14 days of insuring with us or receiving policy documents, no charge will be made and any premium paid will be refunded. After this, the policyholder can cancel the policy and we will refund the premium less the time we have insured you for. All provided that a claim has not been made.

**Your right to complain** - If you are not satisfied you should contact us by writing to: Legal and Regulatory, Markel International, 20 Fenchurch Street, London, EC3M 3AZ, complaints@markel.com

We will do our best to resolve your complaint but, if you are still not satisfied, you can refer the matter to The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, Helpline: 0800 023 4567, Switchboard: 020 7964 1000, www.financial-ombudsman.org.uk

**Your right to compensation** - Markel is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation up to 90% of the claim in the unlikely event we cannot meet our obligations. Further information about compensation arrangements is available from the FSCS.

**Disputes** – Any dispute between you and us will be decided by arbitration and subject to the law of England and Wales

The most that we will pay any one claim	£50,000
The most that we will pay for all claims per member in the period of insurance	£50,000
Territorial limits	The United Kingdom of Great Britain and Northern Ireland
Excess any one claim	Nil
Reasonable prospects of success	Your case must have at least a 51% chance of success. If there is 50% or less chance we will not provide cover
What is not covered by this policy?	<ul> <li>Any costs incurred before we have consented to those costs being incurred</li> <li>Pre-existing circumstances</li> </ul>



Policy benefits/sections of cover	Significant exclusions/limitations
<b>Shotgun and firearm certificate protection</b> We agree to pay costs for an appeal against:	We will not cover claims over:
<ul> <li>The revocation of your shotgun or firearm certificate</li> <li>A refusal to renew your shotgun or firearm certificate</li> <li>Conditions imposed upon your shotgun or firearm certificate</li> </ul>	<ul> <li>All of Shotgun and firearm certificate protection</li> <li>A criminal conviction or outstanding criminal proceedings against you for violence, offences against the person or drug/alcohol related offences</li> <li>An action against you under the Mental Health Act(s)</li> <li>Allegedly being a person prohibited from possessing or headling fireagency printing against the protection</li> </ul>
<ul> <li>Provided that:</li> <li>The shotgun, firearm or air weapon certificate is required by you in order to carry out your business description as stated in your policy schedule</li> <li>You have submitted a notice of appeal to the court within the timescale specified by the court</li> </ul>	<ul> <li>handling firearms, ammunition or air-weapons</li> <li>Ownership or possession of a crossbow or a prohibited weapon except where undertaking occupational duties as a gamekeeper, stalker or river keeper</li> <li>The sale of or dealing in firearms</li> <li>Any claim arising from the failure to submit or lateness in submitting a shotgun or firearm certificate renewal application</li> <li>A change in firearms legislation</li> </ul>





## **Markel Legal Expenses Insurance**

20 Fenchurch Street, London, EC3M 3AZ Tel: 0345 350 1099

## www.uk.markel.com

Markel Legal Expenses Insurance is a trading name of Markel International Insurance Company Limited, registered in England and Wales No: 00966670. VAT number 245 7363 49. Registered address, 20 Fenchurch Street, London EC3M 3AZ. Markel Corporation is the ultimate holding company for Markel International Insurance Company Limited.

Markel International Insurance Company Limited is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority. Financial Services Register Number 202570.