

FAMILY LEGAL PROTECTION INSURANCE

Family Legal Protection Insurance Period of Insurance:	
Start Date	When Purchased
End	The remaining duration of the policy of associated insurance to which this policy is annexed, or twelve calendar months, which ever is the lesser
This Policy will be automatically cancelled if Your Insurance Policy to which this contract is annexed is cancelled. No refund will be given unless the cancellation is within the 14 day period described below. If You wish to cancel this Policy, please contact your insurance advisor.	

This insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by Inter Partner Assistance SA, on whose behalf **We** act.

If **You** make a valid claim under this insurance, **We** will appoint **Our** panel solicitors, or their agents, to handle **Your** case. **You** are not covered for any other legal representatives' fees unless court proceedings are issued or a **Conflict of Interest** arises. Where, following the start of court proceedings or a **Conflict of Interest** arising, **You** want to Use an **Adviser** of **Your** own choice **You** will be responsible for any **Advisers' Costs** in excess of **Our Standard Advisers' Costs**.

The insurance covers **Advisers' Costs** and other costs and expenses as detailed under the separate sections of cover, up to the **Limit of Indemnity** where:-

- a) The **Insured Incident** takes place in the **Insured Period** and within the **Territorial Limits** and;
- b) The **Legal Action** takes place in the **Territorial Limits**.

DEFINITIONS

Adviser	Our specialist panel solicitors or their agents appointed by Us to act for You , or, and subject to Our agreement, where court proceedings have been started or a Conflict of Interest arises, another legal representative nominated by You .								
Advisers' Costs	Reasonable legal or accountancy fees and disbursements incurred by the Adviser with Our prior written authority in Legal Action . Legal expenses shall be assessed on the standard basis and third party's costs shall be covered if awarded against You and paid on the standard basis of assessment.								
Computer	Any Computer or other electronic data processing device, equipment or system or any hardware, software, programme, instruction, data or component utilised or intended to be utilised in or by such item, or any actual or intended function of or process performed by any of them.								
Conflict of Interest	There is a Conflict of Interest if Your Advisers' duty to act in Your best interests in relation to Your claim conflicts with, or there is a significant risk that it may conflict with, any duty Your Adviser owes, or obligation it has, to any other party								
Excess	The amount that You must pay towards the cost of any claim as stated below:- <table style="margin-left: 20px;"> <tbody> <tr> <td>Employment:</td> <td style="text-align: right;">£250</td> </tr> <tr> <td>Property Infringement:</td> <td style="text-align: right;">£250</td> </tr> <tr> <td>Property Damage:</td> <td style="text-align: right;">£250</td> </tr> <tr> <td> All other Sections:</td> <td style="text-align: right;"> £Nil</td> </tr> </tbody> </table>	Employment:	£250	Property Infringement:	£250	Property Damage:	£250	 All other Sections:	 £Nil
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Property Infringement:	£250								
Property Damage:	£250								
 All other Sections:	 £Nil								
H M Revenue and Customs Full Enquiry	An enquiry under Section 9A of the Taxes Management Act 1970 into Your PAYE income or gains.								
Insurance Providers	Inter Partner Assistance SA who are a wholly owned subsidiary of AXA Assistance SA and part of the worldwide AXA Group.								
Insured Incident	The incident or the first of a series of incidents which may lead to a claim under this insurance. Only one Insured Incident shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or time.								
Insured Period	Your Family Legal Protection cover is valid from the inception or renewal date as shown in Your schedule and will continue for the remaining duration of the associated insurance to which this policy is annexed, or twelve calendar months, whichever is the lesser								
Legal Action(s)	The pursuit or defence of civil legal cases for damages or injunctions, and the defence of criminal prosecutions to do with Your employment and the defence of motor prosecutions. The maximum payable in respect of an Insured Incident is -stated below:								

Limit of Indemnity	£75,000
Standard Advisers' Costs	The level of Advisers' Costs that would normally be incurred in using a nominated Adviser of Our choice.
Territorial Limits	The European Union.
We/Us/Our	Arc Legal Assistance Limited who have arranged this insurance and administer it on behalf of the Insurance Providers
You/Your	Any person who: <ul style="list-style-type: none"> • Has paid the premium, or on whose behalf the premium has been paid, • Is named as the Policyholder in the 'Confirmation of Coverage' section • Has been declared to Us by Your insurance advisor • Is permanently resident at the property covered under the household insurance to which this cover attaches. <p>Cover also applies to Your family members normally resident with You. If You die Your personal representatives will be covered to pursue or defend cases covered by this insurance on Your behalf that arose prior to Your death.</p>
Vehicle	Any motor Vehicle or motorcycle owned by You .

COVER

Consumer Pursuit

What is insured

Advisers' Costs to pursue a **Legal Action** following a breach of a contract **You** have for buying or renting goods or services for **Your** private use. This includes the purchase of **Your** main home. The contract must have been made after **You** first purchased this insurance and, in respect of disputes over the purchase of **Your** main home, the purchase must have commenced at least 180 days after **You** first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.

What is not insured:-

Claims

- Where the amount in dispute is less than £250 plus VAT
- Involving a motor **Vehicle** owned by **You** or which **You** are legally responsible for
- In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority

Personal Injury

What is insured

Advisers' Costs to pursue a **Legal Action** for financial compensation for damages following an accident resulting in personal injury or death against the person or organisation directly responsible.

What is not insured:-

Claims

- Arising from medical or clinical treatment, advice, assistance or care
- Arising from stress, psychological or emotional injury
- Arising from illness, personal injury or death which is caused gradually or is not caused by a specific event
- Involving a motor **Vehicle** owned by **You** or which **You** are legally responsible for

Employment Disputes

What is insured

Advisers' Costs to pursue a **Legal Action** brought before an Employment Tribunal against an employer or ex-employer for breach of **Your** contract of employment.

What is not insured:-

Claims

- Where the breach of contract occurred within the first 90 days after **You** first purchased this insurance or purchased similar insurance which expired immediately before this insurance began
- For a dispute with an employer or ex-employer unless it is pursued in an Employment Tribunal

- For **Advisers' Costs** of any disciplinary investigatory or grievance procedure connected with **Your** contract of employment or the costs associated with any compromise agreement
- Where the breach of contract is alleged to have commenced or to have continued after termination of **Your** employment
- For an allegation of less favourable treatment between men and women in terms of pay and conditions of employment
- For **Advisers' Costs** awarded by an Employment or Employment Appeals Tribunal that **You** are ordered or agree to pay

Property Infringement

What is insured

Advisers' Costs to pursue a **Legal Action** for nuisance or trespass against the person or organisation infringing **Your** legal rights in relation to **Your** main home. This section does not extend to divorce or matrimonial matters. The nuisance or trespass must have started at least 180 days after **You** first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.

What is not insured

Claims

- In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority

Property Damage

What is insured

Advisers' Costs to pursue a **Legal Action** for financial compensation for damages against a person or organisation that causes physical damage to **Your** main home or **Your** personal effects. The damage must have been caused after **You** first purchased this insurance.

What is not insured

Claims

- In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority

School Admission Disputes

What is insured

Advisers' Costs in a **Legal Action** to appeal against the decision of a Local Education Authority (LEA) arising out of the LEA's failure to conform with its published admission policy, which leads to **Your** child or children being refused entry at the state school of **Your** choice.

What is not insured:-

Claims

- Arising where examinations or other selection criteria are part of the acceptance process
- Involving schools which are not state schools falling under the LEA's jurisdiction or where the allocation of a place(s) does not sit within the LEA's responsibility.
- Arising prior to submitting an application to the school or LEA
- Arising where the LEA's refusal occurred within 180 days of **You** first purchasing this insurance
- Where the process for appealing against the decision to refuse a place at the school has not been adhered to
- Where the child has been suspended, expelled or permanently excluded from another school
- For children under 5 years except for admission disputes arising where entry shall be in the academic year prior to their 5th birthday

Probate

What is insured

Advisers' Costs to pursue a **Legal Action** by **You** in respect of a probate dispute involving the will of **Your** parents, grandparents, children, step-children or adopted children where **You** are contesting a will as a beneficiary or potential future beneficiary.

What is not insured:-

Claims

- In respect of any dispute or costs where a will has not been previously made or concluded or cannot be traced (Intestate)

Consumer Defence

What is insured

Advisers' Costs to defend a **Legal Action** brought against **You** following a breach of a contract **You** have for selling goods (in a private capacity) for the private and personal use of another person. This includes the sale of **Your** main home. The contract must have been made after the **You** first purchased this insurance and, in respect of disputes over the sale of **Your** main home, the sale must have commenced at least 180 days after **You** first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.

What is not insured:-

Claims

- Where the amount in dispute is less than £250 plus VAT
- Involving a motor **Vehicle** owned by **You** or which **You** are legally responsible for
- In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority

Motor Prosecution Defence

What is insured

Advisers' Costs to defend a **Legal Action** in respect of a motoring offence, punishable by penalty endorsement only arising from **Your** use of a motor **Vehicle**. Pleas in mitigation are covered where there is a reasonable prospect of such a plea materially affecting the likely outcome and when it is in the public interest to do so. Support for such pleas is solely at **Our** discretion.

What is not insured:-

Claims

- For alleged road traffic offences where **You** did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving whilst under the influence of drink or non prescribed drugs
- For **Advisers' Costs** where the member is entitled to a grant of legal aid from the Legal Services Commission, or where funding is available from another public body, a trade union, employer or any other insurance policy
- For parking offences which **You** do not get points on **Your** licence for

Legal Defence

What is insured

1) **Advisers' Costs** in a **Legal Action** to defend **Your** legal rights in the following circumstances arising out of **Your** work as an employee:-

- Prior to being charged, when dealing with the police or Health & Safety Executive or others with the power to prosecute
- In a prosecution brought against **You** in a Court of criminal jurisdiction
- In civil proceedings brought against **You** for compensation under section 13 of the Data Protection Act 1998
- In civil proceedings brought against **You** under legislation for unlawful discrimination

2) **Advisers' Costs** to defend **Your** legal rights arising out of a formal investigation or disciplinary hearing brought against **You** by any trade association or professional or regulatory body

What is not insured:-

Claims:-

- For **Advisers' Costs** where **You** are entitled to a grant of legal aid from the Legal Services Commission, or where funding is available from another public body, a trade union, employer or any other insurance policy
- Following an allegation of intentional violence or dishonesty

Tax

What is insured

Advisers' Costs incurred by an Accountant if **You** are subject to an **H M Revenue and Customs Full Enquiry** into **Your** personal Income Tax position.

This cover applies only if **You** have:-

- a. Maintained proper, complete, truthful and up to date records
- b. Made all returns at the due time without having to pay any penalty
- c. Provided all information that the H M Revenue and Customs reasonably requires

What is not insured:-

Claims

- Where deliberate misstatements or omissions have been made to the authorities
- Where the Special Compliance Officer is investigating **Your** affairs

- For accountancy fees which relate to **Your** business trade or profession
- In respect of income or gains which have been under-declared because of false representations or statements by **You**
- For **Advisers' Costs** for any amendment after the tax return has initially been submitted to the H M Revenue and Customs.
- For **Advisers' Costs** arising after **You** receive a notice telling **You** that the enquiry has been completed.

TELEPHONE HELPLINES

Legal Helpline

Use the 24 hour advisory service for telephone advice on any private legal problem of concern to **You** or any member of **Your** household.

Specialist lawyers are at hand to help **You**. If **You** need a lawyer or accountant to act for **You** and **Your** problem is covered under this insurance, the helpline will ask **You** to complete and submit a claim form online by visiting www.arclegal.co.uk/informationcentre. Alternatively they will send a claim form to **You**. If **Your** problem is not covered under this insurance, the helpline may be able to offer **You** assistance under a private funding arrangement.

Simply telephone **0844 770 1040** and quote "HILS".

Debt Counselling Helpline

Managing money well is sometimes overlooked in the pressures of daily life. **You** can talk about any financial concerns or worries through **Our** 24/7 Debt Counselling Helpline.

Expert confidential help is at hand through **Our** trained independent counsellors ready to assist with counselling, support, advice and help. If **Your** debt is complicated the counsellor can also direct **Your** call to **Our** specialist debt experts who will talk through the stages of prioritising the debts and steps to resolution. Importantly once **You** are managing **Your** money concerns the support of **Our** counsellors is available 24/7 to help **You** find better ways to control future spending and deal with money related issues.

Simply telephone **0844 770 1036** and quote "HISL".

Additional Legal Services

In this package **Our** aim is to provide a wide ranging insured legal service. Inevitably there are areas where it is not possible to insure legal expenses, in particular those which everybody at some time faces, but which are nevertheless often expensive and sometimes unexpected. Examples are:-

- Legal expenses arising from the sale or purchase of the home and re-mortgaging
- Divorce and child custody issues
- Wills and probate

To help **You** deal with these and other matters which may arise **We** are able to give **You** access to discounted legal services provided by **Us** in partnership with **Our** panel Solicitors. **Our** panel solicitors are one of the country's leading law firms with expertise in all areas where assistance is likely to be required.

If **You** would like to make use of the service please contact the number above for an initial telephone consultation which will be provided at no cost to **You**. **Our** panel solicitors will give **You** a quotation for the likely cost of their representation and it will then be **Your** decision whether **You** appoint them to act for **You**.

GENERAL EXCLUSIONS

1. There is no cover where:-

- The **Insured Incident** began to start or had started before **You** bought this insurance
- **You** should reasonably have known when buying this insurance that the circumstances leading to a claim under this insurance already existed.
- A reasonable estimate of **Your Advisers' Costs** of acting for **You** is more than the amount in dispute
- **You** fail to give full information or facts to **Us** or to the **Adviser** on a matter material to **Your** claim
- Something **You** do or fail to do prejudices **Your** position or the position of the **Insurance Providers** in connection with the **Legal Action**
- **Advisers' Costs** or any other costs and expenses incurred which have not been agreed in advance or are above those for which **We** have given **Our** prior written approval
- Where **You** have other legal expenses insurance cover

2. There is no cover for: -

- The **Excess**
- **Advisers' Costs** or any other costs incurred in avoidable correspondence or which are recoverable from a

court, tribunal or other party or which are not reasonable or necessary

- The amount of **Advisers' Costs** in excess of **Our Standard Advisers' Costs** where **You** have decided to use an **Adviser** of **Your** own choice.
- **Advisers' Costs** arising from any private prosecution
- Damages, interest, fines or costs awarded against **You** in a criminal court.
- Claims over loss or damage where that loss or damage is covered under another insurance
- Claims made by or against **Your** insurance advisor, the **Insurance Providers**, the **Adviser** or **Us**
- Any claim **You** make which is false or fraudulent
- Defending **Legal Actions** arising from anything **You** did deliberately or recklessly
- Appeals without the prior written consent of **Us**
- The costs of any legal representative other than those of the **Adviser** prior to the issue of court proceedings or a **Conflict of Interest** arising
- Any costs which **You** incur and wish to recover which **You** cannot substantiate with documentary evidence
- **Advisers' Costs** if **Your** claim is part of a class action or will be affected by or will affect the outcome of other claims

3. There is no cover for any claim directly or indirectly arising from: -

- Patents, copyrights, trademarks, merchandise marks, service marks, registered designs, intellectual or artistic property, secrecy or confidentiality agreements and passing off
- **Computer** software other than proprietary packaged software that has not been tailored to **Your** requirements
- Planning law
- Constructing buildings or altering their structure
- Libel, slander or verbal injury
- A dispute between **You** and someone **You** live with or have lived with
- A lease or licence to use property or land other than under the 'Tenancy Disputes' section of cover
- A venture for gain by **You** or **Your** business partners
- A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
- An application for a judicial review
- Defending or pursuing new areas of law or test cases
- A dispute with any financial services supplier arising from the sale or performance of products and services offered or provided to **You**
- Professional negligence in relation to services provided in connection with a matter not covered under this insurance
- Subsidence land heave land slip mining or quarrying
- A tax or levy relating to **You** owning or living in **Your** home
- A manufacturer's warranty or guarantee;

4. Contracts (Rights of Third Parties) Act 1999

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.

CONDITIONS

1. Cancellation

You may cancel this insurance at any time by writing to **Your** insurance advisor providing fourteen days written notice. If **You** exercise this right within 14 days of taking out this insurance, **You** will receive a refund of premium provided **You** have not already made a valid claim against the insurance. You may cancel at any other time; however no premium paid will be refunded. To cancel this policy, please contact your insurance advisor. This Policy will be automatically cancelled if **Your** Home Insurance Policy to which this contract is annexed is cancelled.

We may cancel the insurance by giving fourteen days notice in writing to **You** at the address shown on the schedule, or alternative address provided by **You**. No refund of premium shall be made.

2. Claims

- a) **You** must notify claims as soon as reasonably possible once **You** become aware of the incident and within no more than 180 days of **You** becoming aware of the incident. There will be no cover under this policy if, as a result of a delay in reporting the claim, **Our** position has been prejudiced. **You** can complete and submit **Your** claim form online by visiting www.arclegal.co.uk/informationcentre. Alternatively, **We** will send **You** a claim form which must be returned promptly with all relevant information.

- b) **We** may investigate the claim and take over and conduct the **Legal Action** in **Your** name. Subject to **Your** consent which shall not be unreasonably withheld **We** may reach a settlement of the **Legal Action**.
- c) **You** must supply at **Your** own expense all of the information which **We** reasonably require to decide whether a claim may be accepted. If court proceedings are issued or a **Conflict of Interest** arises, and **You** wish to nominate an **Adviser** to act for **You**, **You** may do so. Where **You** have elected to use an **Adviser** of **Your** own choice **You** will be responsible for any **Advisers' Costs** in excess of **Our Standard Advisers' Costs**. The **Adviser** must:-
 - i.) Represent **You** in accordance with **Our** standard conditions of appointment
 - ii.) Confirm in writing that he will enable **You** to comply with his obligations under this insurance.
 - iii.) Agree with **Us** the rate at which his costs will be calculated. If no agreement is reached the Law Society will be asked to nominate an **Adviser** and this nomination shall be binding.
- d) The **Adviser** will:-
 - i. Provide a detailed view of **Your** prospects of success including the prospects of enforcing any judgment obtained.
 - ii. Keep **Us** fully advised of all developments and provide such information as **We** may require.
 - iii. Keep **Us** advised of **Advisers' Costs** incurred.
 - iv. Advise **Us** of any offers to settle and payments in to court. If against **Our** advice such offers or payments are not accepted there shall be no further cover for **Advisers' Costs** unless **We** agree in **Our** absolute discretion to allow the case to proceed.
 - v. Submit bills for assessment or certification by the appropriate body if requested by **Us**.
 - vi. Attempt recovery of costs from third parties.
- e) In the event of a dispute arising as to **Advisers' Costs** **We** may require **You** to change **Adviser**.
- f) **Insurance Providers** shall only be liable for costs for work expressly authorised by **Us** in writing and undertaken while there are reasonable prospects of success.
- g) **You** shall supply all information requested by the **Adviser** and **Us**.
- h) **You** are responsible for any **Advisers' Costs** if **You** withdraw from the **Legal Action** without **Our** prior consent. Any costs already paid under this insurance will be reimbursed by **You**.
- i) **You** must instruct the **Adviser** to provide **Us** with all information that **We** ask for and report to **Us** as **We** direct at their own cost.

3. Disputes

Subject to **Your** right to refer a complaint to the Financial Ombudsman Service (see 'How to Make a Claim'), any dispute between **You** and **Us** shall be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration will be at the discretion of the arbitrator.

4. Reasonable Prospects

At any time **We** may form the view that **You** do not have a reasonable chance of winning the case and achieving a reasonable outcome. If so, **We** may decline support or any further support. In forming this view **We** may consider:-

- a) The amount of money at stake.
- b) Whether a reasonable person without legal expenses insurance would wish to pursue or defend the matter.
- c) The prospects of being able to enforce a judgment.
- d) Whether **Your** interests could be better achieved in another way.

5. English Law

This contract is governed by English Law.

6. Language

The language for contractual terms and communication will be English

YOUR PRIVACY

Your privacy is important to Hastings Insurance Services Limited and **us** and **we** go to great lengths to protect it. Details of the data **we** hold about **you** are set out in Hastings Insurance Services Limited's privacy notice. The privacy notice tells **you** about the personal data **we**, as a Product Provider, and Hastings Insurance Services Limited hold about **you**, so **we** can provide **you** with a quote or insurance policy. It explains how **we** and Hastings Insurance Services Limited may collect, use and share **your** details and tells **you** about **your** rights under data protection laws. **You'll** find the privacy notice at www.hastingsdirect.com/privacy-notice but if **you'd** prefer a paper copy, please contact the customer relations team by phone: 0333 321 9677 or by email: customerrelations@hastingsdirect.com.

The data protection team is responsible for overseeing questions in relation to the privacy notice, including any requests to exercise **your** legal rights under data protection laws.

You can contact them at:

Data Protection Team

Email address: dataprotection@hastingsdirect.com

Postal address: Hastings Insurance Services Limited, Conquest House, Collington Avenue, Bexhill-on-Sea TN39 3LW

Please make sure to include **your** full name, policy and/or quote number if applicable, address and date of birth.

HOW 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 Helpline.

In general terms, **You** are required to immediately notify **Us** of any potential claim or circumstances which may give rise to a claim. If **You** are in doubt whether a matter constitutes a notifiable claim or circumstance, contact the Legal Helpline

CUSTOMER SERVICES INFORMATION

Customer Service

Our aim is to get it right, first time, every time. If **We** make a mistake, **We** will try to put it right straightaway.

If **You** are unhappy with the service that has been provided, **You** should contact **Us** at the address below. **We** will always confirm to **You**, within five working days, that **We** have received **Your** complaint. Within four weeks **You** will receive either a final response or an explanation of why the complaint has not been resolved yet plus an indication of when **You** will receive a final response. Within eight weeks **You** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when **You** will receive a final response. After eight weeks, if **You** are unhappy with the delay, **You** may refer **Your** complaint to the Financial Ombudsman Service. **You** can also refer to the Financial Ombudsman Service if **You** cannot settle **Your** complaint with **Us**.

Our contact details are:-

Arc Legal Assistance Ltd, PO Box 8921, Colchester, CO4 5YD

Tel 0844 770 9000 - Email: claims@arclegal.co.uk

The Financial Ombudsman Service contact details are:-

Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

Tel 08000 234 567 - Email: complaint.info@financial-ombudsman.org.uk

Compensation

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if Arc Legal or Inter Partner Assistance cannot 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/> or by telephoning 020 7892 7300.

Authorisation

Arc Legal Assistance Ltd is authorised and regulated by the Financial Services Authority. **Our** FSA Register number is 305958. **Our** permitted business is arranging with a view to transactions in non-investment insurance contracts, arranging (bringing about) non-investment insurance contracts, advising on non-investment insurance contracts, dealing as an agent in non-investment insurance contracts and assisting in the administration and performance of non-investment insurance contracts. **You** can check this on the FSA's register by visiting the website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Inter Partner Assistance (IPA) is a branch of Inter Partner Assistance SA (IPA SA) based in Belgium. IPA SA is authorised by the Commission Bancaire, Financiere et des Assurance (CBFA) in Belgium (their regulatory arm) and regulated by the Financial Services Authority here in the UK. Their FSA Register number is 202664. Their regulative activities are Miscellaneous Financial Loss, Legal Expenses and Assistance.

IPA is a member of the Association of British Insurers.

IPA address details are:-

Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR

Registered Branch No: FC008998