

Insurance Product Information Document

This insurance product is provided by Temple Legal Protection which is registered in the UK and is authorised and regulated by the Financial Conduct Authority, FRN 303704.

The following is a summary of the key features of the cover - the full terms and conditions are detailed in the Policy Wording, a copy of which is available on request.

What is this type of insurance?

This Firearms legal expenses insurance provides cover professional fees incurred by the insured in relation to the property noted on the policy schedule which is let solely for domestic residential purposes.



What is insured?

✓ Certificate Appeals

Professional expenses in relation to an appeal or representation to a police licensing authority, court of other mandatory body following:

- ✓ Refusal to grant the Insured a shotgun or firearm certificate
- ✓ Refusal to renew the Insured's shotgun or firearm certificate
- ✓ Revocation of or refusal to vary the Insured's firearm certificate
- ✓ Partial revocation of the Insured's firearm certificate
- ✓ Revocation of the Insured's shotgun certificate
- ✓ Imposition of conditions upon the Insured's firearms certificate and/or the refusal to vary conditions imposed on the Insured's firearm certificate
- ✓ Refusal to grant a certificate or to renew a certificate for an Air Weapon, where such certificate is a requirement.

✓ Criminal Prosecution Defence

Professional expenses to represent the Insured after a criminal investigation has commenced against them in relation to:

- ✓ The possession of a firearm or shotgun without a certificate where the Insured argues that a certificate is not required, due to the status of the weapon
- ✓ The Insured's breach of exemptions contained in Firearms Legislation
- ✓ The possession of an air rifle, shotgun or firearm, in circumstances alleged to be contrary to exemptions in Firearms Legislation



What is not insured?

- ✗ Claims which did not occur during the period of insurance
- ✗ Claims that arose prior to the inception of this insurance
- ✗ Claims that do not have prospects of success
- ✗ Claims outside the territorial limits
- ✗ Professional expenses incurred without our consent
- ✗ The first £500 of any claim

Any claims relating to:

- ✗ The previous refusal of a new or renewal certificate application in the 2 years prior to inception of this policy
- ✗ A criminal conviction in the 2 years prior to inception of this policy or a pending criminal charge against the Insured relating to:
 - Violence
 - Offences against the person
 - Drugs or alcohol related offences
 - Driving offences resulting in a disqualification
- ✗ An action under the Mental Health Act 1983 or Mental Health Act 2007, unless a recommendation, statement, or declaration from a qualified medical practitioner demonstrates to the Insurer that there are reasonable prospects of success
- ✗ An Insured alleged to be a Prohibited person under any firearms legislation
- ✗ The ownership use or possession of a crossbow
- ✗ Professional expenses other than legal aid contributions, where legal aid is available
- ✗ Action, enforcement of recovery of payments due under the rules of legal aid or equivalent schemes



Are there any restrictions on cover?

- ! It must be more likely than not that your claim will be successful for your claim to be accepted
- ! The maximum payment per claims is £250,000
- ! The maximum payment per policy year is £1,000,000
- ! Only claims in the territorial limits are covered



Where am I covered?

England, Scotland and Wales



What are my obligations?

You must at all times provide full and accurate information, true to the best of your knowledge
You must comply with all terms and conditions of this policy;
You must act as if uninsured and take all reasonable precautions to prevent the occurrence of a claim
You must provide complete and accurate information when requested by the Insurer. This information may be required during the period of insurance or relating to a claim.



When and how do I pay?

The premium which is part of your membership subscription, is paid on your behalf by the Policyholder.



When does the cover start and end?

Your cover will start and end on the dates noted in your policy schedule.



How do I cancel the contract?

If you decide for any reason that this policy does not meet your insurance needs, please return it to the Policyholder within 14 days from the date of purchase or on the day you received your policy documentation. Cancelling this policy may not result in any return of premium.

The Insurer or the Insured may cancel this insurance by giving 30 days written notice. Cancelling this policy may not result in any return of premium.

Important Information

Insurer

The insurer for this product is Royal & Sun Alliance Ltd.

Claims

You should notify any claim under the policy to Temple as soon as possible. Completion of a claim form will be required.

Complaints

If you wish to make a complaint about anything other than the sale of the insurance, please notify the insurer's underwriting agent at: Compliance Manager, Temple Legal Protection Ltd, One, Bell Court, Leapale Lane, Guildford GU1 4LY Telephone no: 01483 577877.

If your complaint cannot be resolved you may be entitled to refer the matter to the Financial Ombudsman Service. Full details of the Complaints Procedure are detailed in the Certificate of Insurance.

Compensation arrangements

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the event that your insurers do not have enough money to pay a claim.

Further information about compensation scheme arrangements is available from the FSCS.