

Surgeries Legal Protection

After consulting and listening to our customers **Pulse Independent** in conjunction with **Abbey Legal Protection** has been able to arrange a legal expenses package with enhanced benefits which we are sure you will find attractive. We would recommend you considering the following benefits of the new **inclusive** package:

- **Tax Protection**, in depth and Aspect investigation
- Defence in conjunction with **Employment Disputes**
- **Health and Safety** Prosecutions Defence
- Pursuit or defence of **Property Disputes**
- Defence of claims relating to **Breach of Data Protection**
- Pursuit of claims for compensation for **Personal Injury**
- Defence of claims for **Wrongful Arrest**
- **Jury Service** allowance
- **Pension Trustee Defence**

Unlimited free access to the Legal Line for specialist UK advice.

See inside for the “Key Facts” policy summary, and the simple premium calculator.

Abbey Legal Protection Pulse Independent Legal Expenses Insurance Policy Summary

The purpose of this Policy Summary is to help You understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the full Policy Wording for a full description of the terms of the insurance, including the definitions. This Policy Summary does not form part of the Terms and Conditions.

Insurance Provider

This insurance is underwritten by Brit Insurance Ltd - 55 Bishopsgate, London, EC2N 3AS and administered by Abbey Legal Protection a trading division of Abbey Protection Group Limited.

Duration of Contract

The Period of Insurance is for 12 months or as otherwise stated in Your Policy Schedule.

Premium

The premium payable is as stated in Your Policy Schedule and Quotation.

Insurance Cover

This is a claims made insurance which covers claims notified within the Period of Insurance. The insurance indemnifies you for Legal Costs, Professional Costs and Awards of Compensation as shown in the Policy Benefit table below.

Significant Benefits and Exclusions

The following table sets out the significant features, benefits, limitations and exclusions of the Commercial Legal Expenses Insurance. The Insurance is split into "Sections of Cover" as follows.

Policy Benefit	Policy Exclusions	Policy Reference
<p>Section A. Tax Protection</p> <p>Expert representation for Your business in the event of either an in-depth tax or an Aspect investigation, a VAT tribunal, or an Employer Compliance dispute.</p> <p>Expert representation for You (the individual Doctor) in the event of an in-depth tax investigation or Aspect investigation (optional).</p>	<ul style="list-style-type: none"> • Technical or routine treatment matters. • Defence of a criminal prosecution. • Taxation proceedings arising out of negligent misstatements or omissions by You or a lack of reasonable care in keeping Your business books and record. • Investigations solely into earlier accounts or records. • Where Corporation Tax and Income Tax Self Assessment Returns are submitted outside statutory time limits. • Preparation or correction of a self Assessment return. • Investigations by the Special Civil Investigations or Criminal Investigations Office of HMRC. • Disputes concerning Working Families Tax Credit, National Minimum Wage, IR35 legislation. • Where the Anti Avoidance Intelligence Unit of HMRC are involved. 	Section A

Policy Benefit	Policy Exclusions	Policy Reference
<p>Section B. Employment Disputes Defence of disputes with prospective employees, employees or ex-employees concerning their contract of employment, or any employment related legislation and indemnity for awards of compensation, providing you have followed the advice of the Legal Advice Line:</p> <ul style="list-style-type: none"> • Prior to carrying out a disciplinary procedure. • Prior to dismissal of an employee. • Prior to instituting a redundancy programme and prior to making an employee redundant. • Upon notification of a grievance. • Upon notification of a complaint of discrimination. • Before any adverse variation of the terms and conditions of employment (including hours, time, place of work or deduction or reduction in wages). • Immediately an employee walks out. • Upon receipt of an appeal by an employee of a disciplinary or grievance decision. 	<ul style="list-style-type: none"> • Transfer of Undertakings Regulations (TUPE). 	Section B
<p>Section C. Health & Safety Prosecutions Defence of a criminal prosecution under the Health & Safety at Work Act 1974, including an appeal against a Improvement or Prohibition notice.</p>	<ul style="list-style-type: none"> • Ownership, possession, hiring or use of any motor vehicle other than an Insured Vehicle. • Any prosecution alleging violence or dishonesty. 	Section C
<p>Section D. Property Disputes Pursuit or Defence of disputes over:</p> <ul style="list-style-type: none"> • Possession of Your property; • The terms of Your tenancy agreement. • Alleged negligence damage or nuisance to Your property. 	<ul style="list-style-type: none"> • Payment of rent tax or service charges. • Planning or building regulations. • Renewal or Your tenancy agreement. • A contract relating to Your property (other than a tenancy agreement). 	Section D
<p>Section E. Data Protection Defence of claims arising out of an application or appeal under the Data Protection Act and payment of compensation awards made against you under the Act.</p>		Section E
<p>Section F. Personal Injury Pursuit of claims for compensation following a personal injury.</p>		Section F
<p>Section G. Wrongful Arrest Defence of claims alleging wrongful arrest or malicious prosecution.</p>	<ul style="list-style-type: none"> • Allegations made by employees or ex-employees. 	Section G
<p>Section H. jury Service Allowance To pay the amount You are liable to pay employees when they attend on jury service.</p>	<ul style="list-style-type: none"> • Limited to £100 a day and £1,000 any one claim. 	Section H
<p>Section I. Pension Trustee Defence Defending claims against You in Your capacity as a trustee of a pension fund for the benefit of Your employees.</p>		Section I

Significant Features		
Indemnity Limits	Any One Claim <ul style="list-style-type: none"> • £100,000 any one claim Aggregate: <ul style="list-style-type: none"> • £100,000 in the aggregate 	Schedule Page 2
Territorial Limits	<ul style="list-style-type: none"> • The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man 	Schedule Page 2
Excess	<ul style="list-style-type: none"> • Section A Tax Protection - £1,000 in respect of Aspect Enquiries (except if personal tax endorsement applies) • All other sections - Nil • Increased Excess - Sections C to G - £1,000 Any One Claim (if own choice of solicitor is used in the event of a claim) 	Schedule Page 2

Advice

Policy holders will have unlimited free access to the Legal Line for specialist UK advice covering:

- Commercial Law
- Employment Law
- Scottish Law
- Health and Safety
- Taxation
- VAT Enquiries

Policy holders will also have access to free telephone stress counselling

Claims Handling and Claims Notification

All claims under Sections of Covers A and B will be handled by one of Abbey Legal Protection's panel of solicitors or consultants. Under all other Sections of Cover You are free to choose Your own representative where recourse is necessary to a lawyer and proceedings are issued subject to any Increased Excess.

Initial notification of a claim must be made immediately by writing to the **Claims Department at Abbey Legal Protection, Minorities House, 2-5 Minorities, London EC3N 1BJ**

Your Right to Cancel

If You are an individual acting for purposes outside Your trade, business or profession, You have the right to change Your mind and cancel Your policy within 14 days of insuring with us and receiving Your policy documents, by writing to Pulse Independent, PO Box 1147, Chelmsford CM2 0JZ. No charge will be made and any premium You have already paid will be refunded.

Your Right to Complain

If you are not satisfied with any aspect of our service or the insurance provided, You should contact us by writing to:

The Customer Services Manager, Abbey Legal Protection, Minorities House, 2-5 Minorities, London EC3N 1BJ

We will do our best to resolve Your complaint but, if You are still not satisfied, and You have a turnover or income of less than £1m a year, You can refer Your complaint to the Financial Ombudsman who may be able to review Your case:

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

Your Right to Compensation

If You have a turn over or income of less than £1m a year, You may be eligible for compensation from the Financial Services Compensation Scheme, should the insurer not be able to meet their obligations.