

# LEGAL EXPENSES PROPOSAL

Please complete in CAPITAL LETTERS in ink



Name of Organisation: \_\_\_\_\_

I/We declare that

- \* The Proposer (including any principal, partner, director, volunteer or manager of the Proposer) has not been involved in any legal proceedings or other form of legal action in the last five years
- \* The Proposer has never been refused legal expenses insurance or had it terminated by an insurer or been required to accept special conditions and/or an increased premium
- \* The Proposer is not aware, after enquiry, of any circumstances which may give rise to a claim being made under this insurance or otherwise affect the insurer's assessment of this risk
- \* The above statements made by me/us or on my/our behalf are to the best of my/our knowledge and belief true and complete and

I/We agree that this proposal will form the basis of the contract between me/us and the insurer, and agree to accept a policy in the insurer's usual form for this insurance.

Signature of Director/Trustee/Office Bearer

Name in block capitals

Date

This summary of cover is designed as a guide only to the cover provided. Full details can be obtained from Keegan and Pennykid (Insurance Brokers) Ltd.

## Legal Expenses

Covers legal expenses up to £100,000 any one incident and £1,000,000 any one period of insurance in respect of all awards made against you. The cover includes legal expenses incurred in

- \* Employment Disputes arising out of the Race Relations Act 1975 or Sex Discrimination Act 1976 etc.
- \* Defending Prosecution against the business under the Health & Safety at Work Act, Trade Descriptions Act etc
- \* Property damage and nuisance against third parties
- \* Indepth investigation by the Inland Revenue into the tax affairs of the business
- \* Disputes with Customs & Excise regarding VAT
- \* Contract disputes as long as amount in dispute exceeds £1,000