

Company: Irwell Insurance Company Limited (“Irwell”)
Product: Commercial Legal Expenses Insurance Policy



Irwell Insurance Company Ltd. Company Registration Number 02887406 | Registered Office: 2 Cheetham Hill Road, Manchester M4 4FB | Irwell is authorised by the Prudential Regulation Authority (PRA) and is regulated by the Financial Conduct Authority (FCA) to conduct general insurance business. PRA Registration No. 202897

This document provides a summary of the key information relating to this Insurance Policy. Complete pre-contractual and contractual information is provided in the full policy documentation.

This insurance policy is sold and administered by Bright HR Limited (“Bright”).

What is this type of insurance?

This insurance policy pays for your legal costs and expenses incurred defending investigations and criminal prosecutions under Health & Safety, Food Safety and Fire Safety legislation.



What is insured?

Legal costs & expenses incurred defending you or your employee in the following circumstances:

- ✓ Investigations and interviews under caution by the HSE or local enforcing authorities under Health & Safety, Food Safety or Fire Safety legislation.
- ✓ Defending you (or your employee) in respect of criminal court proceedings under Health & Safety, Food Safety or Fire Safety legislation.

Appealing against an improvement, prohibition or suspension notice affecting your business.



What is not insured?

- ✗ Any claim or event that occurs outside of the period of insurance listed on your schedule.
- ✗ Any claims arising out of your intentional wrongdoing or negligent disregard as to its consequences.
- ✗ Any claim against you in respect of damages for personal injuries, damage to property or breach of professional duty.
- ✗ Any prosecutions or alleged prosecutions arising out of the use or ownership of a motor vehicle.
- ✗ Any penalties or fines imposed by a Court.
- ✗ Any legal costs & expenses incurred without Irwell’s consent.
- ✗ The VAT element of your claim if you are registered for VAT.

Please refer to your policy wording for the full list of exclusions and limitations.



Are there any restrictions on cover?

- ! The Policy Limit is **£100,000** per insured claim; and
- ! **£1,000,000** for all claims brought against you in any one policy year.
- ! Cover extends to the business shown in the schedule to which the policy attaches.
- ! The event must be notified during a valid period of insurance and must occur within the territorial limits.



Where am I covered?

- ✓ The United Kingdom of Great Britain & Northern Ireland, Isle of Man and Jersey.



What are my obligations?

- To supply honest, accurate and complete answers to all questions you are asked as part of your application for cover under the policy.
- Observe the terms, conditions and exclusions of this policy.
- Follow our claims procedure as advised and provide all relevant documentation as requested.



When and how do I pay?

Monthly payments made via Direct Debit or Bank Transfer as part of your overall Service Fee with Bright.



When does the cover start and end?

This policy will run for a period of one year from the start date listed on your insurance schedule, terminating on the end date listed on your schedule.



How do I cancel the Insurance Policy?

Your insurance policy is an annual policy that will renew automatically unless insurance is refused by Irwell or your Service Contract with Bright ends. You can cancel this policy within 14 days from inception. If you contact Bright within this time, no charge will be made and we will refund any premium already paid. If you wish to cancel your insurance after this period, we will refund a proportionate part of the premium corresponding to the unexpired period of insurance.

Contact Us:

Telephone: 0800 783 2806

Email: brightsafeinsure@brighthr.com