

Insurance Product Information Document

Product: Gunplan Legal Expenses Insurance

Underwritten By: UK General Insurance Ltd on behalf of Great Lakes Insurance SE

Ripe Insurance Services Ltd who are permitted to deal as an agent for the insurer and who are Authorised and Regulated by the Financial Conduct Authority No. 313411
Registered office: The Royals, Altrincham Road, Manchester M22 4BJ. Registered in England No. 04507332.

This document provides a summary of the main Policy benefits and terms and conditions. The full terms and conditions of the cover and other important information are included in Your Policy documents.

WHAT IS THIS TYPE OF INSURANCE?

The policy is designed to cover the cost of Professional Fees charged by a claims handler, solicitor or accountant following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded within the policy Schedule issued.



WHAT IS INSURED?

Certificate Appeals

- ✓ An appeal or representation to the relevant authority following an act or omission, or alleged act or omission, which leads to the suspension or revocation of your firearm or shotgun certificate, or where the relevant authority has failed to grant your firearm or shotgun certificate.

Criminal Prosecution Defence

- ✓ Defence of Your legal rights where criminal proceedings have been brought against You for the breach of firearms legislation.



WHAT IS NOT INSURED?

- ✗ Your conviction, trial or impending trial for any criminal act (including alcohol or drug related offences) or offence of breach of statutory regulations.
- ✗ Your knowingly declaring incorrect or untrue information when applying, amending or renewing a firearm or shotgun certificate.
- ✗ Any professionally diagnosed medical condition, including mental health, or because of any medication that has been prescribed for You.
- ✗ The defence of any offence of deliberate and wilful criminal acts or omissions.
- ✗ Any prosecution as a result of being a prohibited person under any of the firearms acts.



ARE THERE ANY RESTRICTIONS ON COVER?

- ! The maximum amount payable per claim is £50,000.
- ! The maximum amount payable per period of insurance is £50,000.



WHERE AM I COVERED?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.



WHAT ARE MY OBLIGATIONS?

- At the start of the contract the information You provide must be true and complete to the best of Your knowledge and belief and You must tell Us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect Your cover.
- You must notify Us during the period of insurance and within 30 days of any circumstances which may give rise to a claim.



WHEN AND HOW DO I PAY?

- You can pay in full either by direct debit or credit card.
- Alternatively, monthly payments are also available, if you have selected this option you will be informed by your credit provider the date and amounts of each payment



WHEN DOES THE COVER START AND END?

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule



HOW DO I CANCEL THE CONTRACT?

If You decide that for any reason, this policy does not meet Your insurance needs then please return it to Gunplan within 14 days of issue. On condition that no claims have been made or are pending a full refund will be available.

There after You may cancel the policy at any time by informing Gunplan however no refund of premium will be payable.