

Legal Protection Policy

Your Policy Number

12086/17

Key Phone Numbers

Free Legal Advice Line: 0333 234 2692

Claims Line: 0345 350 1099

Drayton Insurance: 01603 26 26 10



NB: The Abbey Legal helpline should not be used for landlord/tenant issues, such as serving notices, court papers for eviction and instructing bailiffs etc. For these issues always contact the ELA Office directly on 01603 767101

Sections of Cover

Your Sections of cover	The most that we will pay any one claim	1. Excess for our choice of representative	2. Excess for your choice of representative
Criminal defence	£50,000	£0	£1,000
(Interview under caution)	£2,500	£0	Not applicable
Tax protection	£50,000	£0	Not applicable
(Aspect enquiry)	£50,000	£1,000	Not applicable
(Current tax year enquiry)	£1,000	£0	Not applicable
Wrongful arrest	£50,000	£0	£1,000

Summary of Cover

Criminal defence	
What is covered?	What is not covered?
We will pay costs for your:	We will not cover claims:
<p>Interview under caution</p> <p>Representation (including written submissions) at an interview under caution by the Police or a prosecuting authority</p>	<p>Interview under caution</p> <p>Where you are required by the Police to immediately attend an interview under caution at a Police Station</p>
<p>Prosecution defence</p> <p>Defence of a criminal prosecution once you receive a summons accusing you of a criminal offence</p>	<p>Prosecution defence</p> <ol style="list-style-type: none"> 1. Where you are alleged to have committed: <ol style="list-style-type: none"> a. a motoring offence b. an assault or sexual offence c. fraud, dishonesty or criminal damage 2. Where there are criminal proceedings arising from or related to tax or if an application is made under the Proceeds of Crime Act 3. For your employee, director or a partner of your business if you are charged under the corporate manslaughter or Corporate Homicide Act 2007 4. Where there is an allegation you are responsible for damage or loss caused by seepage, pollution or contamination of any kind
What you need to know	
We won't pay any costs or fines that you are ordered to pay by a criminal Court	

Tax protection	
What is covered?	What is not covered?
We will pay costs in representing you before HM Revenue & Customs (HMRC):	We will not cover claims where:
<p>Aspect enquiry</p> <p>When HMRC issues a formal notice to you, your director or to your business partner to carry out an aspect enquiry into a part(s) of your income or corporation tax Self-Assessment return</p>	<p>All of Section Tax protection</p> <ol style="list-style-type: none"> 1. There is not a reasonable prospect of reducing the liabilities alleged by HMRC 2. Tax returns are late or where you have not notified chargeability to tax within the time limits or for tax returns where wholly provisional figures are used 3. There is an allegation of fraud or an investigation by HMRC's Fraud Investigation Service, Counter Avoidance Office or the defence of a criminal prosecution 4. There is a dispute or enquiry relating to the National Minimum Wage or Living Wage 5. There is an allegation of tax avoidance
<p>Full enquiry</p> <p>When HMRC issues a formal notice to you, your director or to your business partner to examine all of your financial records income or corporation tax</p>	
<p>National Insurance and PAYE disputes</p> <p>When HMRC expresses dissatisfaction with your p11ds or p9ds or your PAYE and/or NIC affairs following an employer compliance visit by HMRC</p>	
<p>VAT disputes</p> <p>Over alleged failure to pay VAT</p>	

Wrongful arrest	
What is covered?	What is not covered?
We agree to pay costs for you to defend civil legal proceedings against you including directors and/or partners in your business in respect of allegations of detaining somebody against their will	We will not cover claims where the allegations were made by a worker or ex-worker of yours

Policy wording
A full copy of the policy wording is available from the Eastern Landlords Association on request.