

Company: The National Farmers Union Mutual Insurance Society Limited.
Registered in the United Kingdom. Authorised by the Prudential
Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority (No 117664).

Product: NFU Mutual Home Insurance

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Personal Legal Expenses Extra Insurance gives a wider level of cover than our Personal Legal Expenses insurance. It provides you and your family living with you with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems covered by the policy. This service is administered by ARAG Legal Expenses Insurance Company Limited.



What is insured?

Access to telephone helplines for the following:

- ✓ Legal advice
- ✓ Tax advice
- ✓ Health and medical advice
- ✓ Counselling service

Access to Householdlaw website:

- ✓ Legal information
- ✓ Guides, videos and document building tools.

Civil legal disputes

- ✓ Costs for civil legal disputes that you are claiming or are being claimed against you. These disputes may lead to proceedings being issued in the civil courts or relevant tribunals, this can include disputes relating to:
 - Work and employment
 - Your home or second home
 - Health
 - Inheritance
 - Education
 - Consumer rights.

Criminal defence

- ✓ Costs to defend you against criminal prosecutions relating to your work as an employee
- ✓ Costs to defend you against criminal prosecutions relating to your motor vehicle.

Jury service and court attendance

- ✓ Payment of your salary or wages while you attend a court or tribunal at our request, or if you take part in jury service.



What is not insured?

- ✗ Legal problems that you were aware of before your cover began
- ✗ Fines, penalties, compensation or damages
- ✗ Claims relating to a judicial review, coroner's inquest or fatal accident inquiry
- ✗ Claims relating to copyright infringement and intellectual property
- ✗ Claims relating to insolvency, bankruptcy or arrangements with creditors
- ✗ The first £250 of any claim for legal nuisance, trespass, or adverse possession.

Civil legal disputes

- ✗ In connection with any commercial activities you are involved in including being a landlord
- ✗ Family law, for example divorce, adoption or child custody
- ✗ Physical or mental injury that is not caused by a specific or sudden incident, or by a negligent medical procedure
- ✗ Defending claims against you for property damage or personal injury (apart from counter claims)
- ✗ Tax investigations by anyone other than HMRC or relating to criminal investigations
- ✗ Immigration, asylum, welfare or benefits disputes
- ✗ Loss of money relating to investment schemes or mortgages (apart from a dispute with a professional adviser on these matters).

Criminal defence

- ✗ Relating to parking or obstruction offences, or driving without valid motor insurance.



Are there any restrictions on cover?

- ! Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ! Maximum limit of £100,000 for any one claim
- ! Costs you incur before we've agreed to cover your claim
- ! Late reported claims, where the delay adversely affects reasonable prospects of a claim
- ! Harassment is covered in relation to employment disputes, injury, property damage, trespass or legal nuisance but not in other circumstances.



Where am I covered?

- ✓ For contract disputes (other than those relating to your employment, home or second home), injury and the defence of discrimination, data breach and criminal claims: the UK, Channel Islands and the Isle of Man, the European Union, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey
- ✓ For all other claims: the UK, Channel Islands and the Isle of Man.



What are my obligations?

- Co-operate fully with us and the lawyer or other professional appointed for you
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Report full and factual details of any claim as soon as possible and give us any information we need
- Send everything to us in writing that you are asked for
- Gain consent from us before incurring any legal advisers' costs
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by Direct Debit from a UK bank account at no extra charge.

In addition, we don't charge administration fees for making changes to your policy.



When does the cover start and end?

Your policy will normally run for a period of 12 months. This insurance cover will run from the start or renewal of your home insurance, as stated in your policy schedule. The policy is renewable each year.



How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.