Chamber Legal Expenses Insurance Notice to Members



QCL/2017/CLEI/NORTH			
QUW-INS-POL22-8-1116			
All Members of the Northamptonshire Chamber of Commerce, as declared to Qdos			
Please note that this document outlines details of the Commercial Legal Expenses Insurance policy held by the Northamptonshire Chamber of Commerce, for the benefit of their members. You will be covered by this policy for the duration of your membership of the Northamptonshire Chamber of Commerce – for the avoidance of doubt, cover will cease if membership lapses or is cancelled.			
Limits of Indemnity applicable to each section of cover, as well as aggregate claims limits and excesses are summarised below. A copy of the full policy terms and conditions is available on request from the Northamptonshire Chamber of Commerce. Any variation to the policy terms will be advised to you in writing			

Section	Description of cover	Limit of indemnity	Appointed consultant	Insured/Not insured
1	Employment disputes	£100,000	Qdos panel solicitor	Insured
2	Health & Safety prosecutions	£100,000	Qdos panel solicitor	Insured
3	Tax protection	£100,000	Qdos panel solicitor	Insured
4	Criminal prosecution defence	£100,000	Qdos panel solicitor	Insured
5	Statutory licence protection	£100,000	Qdos panel solicitor	Insured
6	Jury service allowance	£100/day, £1,000/claim	N/a	Insured
7	Property disputes	£100,000	Qdos panel solicitor	Insured
8	Data protection	£100,000	Qdos panel solicitor	Insured
9	Personal injury	£100,000	Qdos panel solicitor	Insured
10	Motor disputes	£100,000	Qdos panel solicitor	Insured
11	Wrongful arrest defence	£100,000	Qdos panel solicitor	Insured

Limit of indemnity	As noted above in respect of any one claim, and subject to a maximum of £1,000,000 in
Limit of indemnity	the annual aggregate, per member per annum.

Excess	
Each and every claim	£0

About this policy

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Qdos Broker & Underwriting Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at https://register.fca.org.uk or by contacting them on 0800 111 6768.