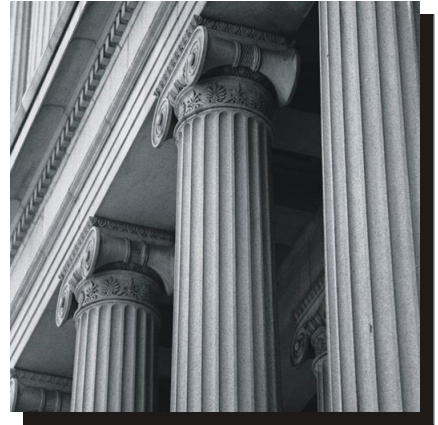


# Self-Build Professional Fees Policy

Legal Expenses cover  
for your Self-Build project



Self Build Professional Fees Policy 2016 V1  
SBZ\_EIRE (LIM)

# The Services and Complaints Handling

## Our Promise to You

- a) We will acknowledge complaints promptly
- b) We will investigate quickly and thoroughly
- c) We will keep you informed of progress
- d) We will do everything to resolve your complaint fairly
- e) We will learn from our mistakes and use your feedback to continually improve our service

## What to do if You have a Complaint

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service please contact us on +44(0)1732 742102 or write to us at the address below quoting your Policy number or claim reference:

Sennocke International Insurance Services Limited  
6 Pembroke Road, Sevenoaks, Kent TN13 1XR  
e-mail [customerservices@selfbuildzone.com](mailto:customerservices@selfbuildzone.com)

Self-Build Zone is a trading style of Sennocke International Insurance Services Ltd which is authorised and regulated by the Financial Conduct Authority

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### Complaints Procedure

In the event of a complaint arising under this insurance, You should in the first instance write to the Agent who arranged this insurance and if the matter still remains unresolved thereafter You should write to:-

The Managing Director  
Legal Insurance Management Ltd  
1 Hagley Court North  
The Waterfront  
Brierley Hill  
West Midlands  
DY5 1XF

Please ensure Your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:-

Financial Services Ombudsman Bureau  
3rd Floor,  
Lincoln House,  
Lincoln Place,  
Dublin 2.

Lo Call:1890 88 20 90  
Phone:+353 1 6620899  
Fax:+353 1 6620890

Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local Authority Trading Standards Service or Citizens Advice Bureau.

### Compensation Scheme

**The Insurance Compensation Fund in Ireland exists for the protection of consumers. In the event that an insurer is unable to pay a claim, compensation may be available from this fund. You may obtain more information about the Insurance Compensation Fund by visiting the Central Bank of Ireland's website at [www.centralbank.ie](http://www.centralbank.ie).**

**IMPORTANT NOTICE REGARDING THE OPERATION OF THIS POLICY**  
**FAILURE TO COMPLY WITH THESE TERMS COULD MEAN THAT WE**  
**DECLINE TO PAY YOUR CLAIM**

In order for indemnity to apply, the Insured Person or a close family member must be the initial owner and occupier of the Self Build Home for domestic purposes including outbuildings and mains services.

If during the period of insurance the deeds of ownership and/or occupancy are transferred to another party, this policy shall be deemed null and void from the date of transfer.

All potential claims must initially be reported to our Claims Helpline Service, which operates between the hours of 9.00am – 5.00pm Monday to Friday excluding UK Bank Holidays.

**Legal Fees Claims Helpline Service – +44(0)1384 377000**

This Helpline service is only in respect of legal issues and cannot assist with any other insurance matter.

This is a policy where You must notify Us during the Period of Insurance and within 30 days of any circumstances which may give rise to any claim under this policy. Failure to do so could mean that We decline to pay a claim for Your Professional Fees.

If You can convince Us that there are Prospects of Success in Your claim and that it is necessary for Professional Fees to be paid We will:-

- take over the claim on Your behalf.
- appoint a specialist of Our choice to act on Your behalf.

We may limit the Professional Fees that We will pay under the policy where:-

1. We consider it is unlikely a sensible settlement of Your claim will be obtained, or
2. there is insufficient prospects of obtaining recovery of any sums claimed; or
3. the potential settlement amount of Your claim is disproportionate compared with the time and expense incurred in pursuing or defending Your claim.

Where it may cost Us more to handle a claim than the amount in dispute We may at Our option pay to You the amount in dispute which will then constitute the end of the claim under this policy.

If Legal Proceedings have been agreed by Us You may at this stage decide to nominate and use Your own solicitor or indeed, You may wish to continue to use Our own specialists. If You decide to nominate Your own Professional We must agree this in advance and You will be responsible for any Professional Fees in excess of those which Our own specialists would normally charge Us (details are available upon request).

At conclusion of Your claim if You are awarded any costs (not Your damages), these must be paid to Us.

**Please note that if you should engage the services of a Professional prior to making contact with this Helpline any costs that you incur are not covered by this insurance.**

If upon receipt of this policy you are unhappy with any of the requirements as stated above please advise your insurance adviser immediately who subject to there being no claims on this policy will arrange a full refund of premium.

# Definitions

The words or expressions detailed below have the following meaning wherever they appear in this policy.

## **Agent**

The Agent appointed by the Coverholder to transact this insurance with You.

## **Authorised Professional**

A solicitor, counsel, claims handler or mediator, accountant, firm of accountants or other appropriately qualified person appointed and approved by Us under the terms and conditions of this policy to represent Your or an Insured Person's interests.

## **Claim Limits**

The sums specified in the Schedule being the maximum We will pay including Insured Events related by time or cause.

## **Court**

A Court, tribunal or other competent authority.

## **Coverholder**

The policy is administered on behalf of the Insurer by Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF.

## **Event**

The initial event, act or omission which sets off a natural and continuous sequence of events that subsequently gives rise to a claim for **Professional Fees and/or payment of a benefit under this policy**.

## **Insured Person**

The Policyholder and his or her spouse.

## **Insurer**

This insurance is administered by Legal Insurance Management Ltd arranged by Sennocke International Insurance Services Ltd & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Sennocke International Insurance Services Ltd is authorised by the Central Bank of Ireland.

Legal Insurance Management Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

## **Legal Proceedings**

When formal Legal Proceedings are issued against an opponent in a Court of Law.

## **Period of Insurance**

The Period of Insurance shown in the Schedule.

## **Policyholder, You, Your**

The person or company who has paid the premium and is named in the Schedule as the Policyholder.

## **Professional Fees**

Legal and accountancy fees and costs including disbursements reasonably and properly incurred by the Authorised Professional, with Our prior written authority including costs incurred by another party for which You are made liable by Court Order, or may pay with Our consent in pursuit of a civil claim in the Territorial Limits arising from an Insured Event. Professional Fees will include VAT where it cannot be recovered.

## **Prospects of Success**

At least a 51% chance of the Insured Person(s) achieving a favourable outcome

## **Schedule**

The document which shows details of You and this insurance and is attached to and forms part of this policy.

# Definitions Continued

**Self Build Home**

The dwelling to be constructed for the Insured Person within the Territorial Limits to be used by the Insured Person or a close family member for domestic purposes including outbuildings and mains services.

**Standard Professional Fees**

The level of Professional Fees that would normally be incurred by Us in using a nominated Authorised Professional of Our choice.

**Territorial Limits**

The Republic of Ireland.

**Time of Occurrence**

Civil Cases - when the Event occurred or commenced whichever is the earlier.

Criminal Cases - when You or an Insured Person commenced or is alleged to have commenced to violate the criminal law in question.

**We, Us, Our**

UK General Insurance Ltd on behalf of Great Lakes Insurance SE

# Cover

In return for the payment of your premium we will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by us and during the period of cover.

We will pay Your claim in accordance with Our Standard Professional Fees and where requested by You any other Insured Person up to the Claim Limit subject to the terms, conditions and exclusions of this policy, against Professional Fees arising from an Insured Event within the Territorial Limits where You notify Us during the Period of Insurance and within 30 days of the Time of Occurrence of the Event.

## Insured Events

<b>(Section 1) Contract Disputes</b>	
<b>What is Covered?</b>	<b>What is Excluded?</b>
<p>Pursuing claims arising out of a contract which must be evidenced and recorded in writing entered into by or on behalf of You arising directly from the construction of the Self Build Home in order to seek compensation and or implementation of the contract from the following:-</p> <ul style="list-style-type: none"> <li>a) The vendor of the plot of land.</li> <li>b) The solicitor or licensed conveyancer acting on the Insured Person's behalf.</li> <li>c) The architect and/or architectural technical draughtsman acting on the Insured Person's behalf.</li> <li>d) The provider of the kit or Self Build Home build materials.</li> <li>e) Any other supplier of materials, fittings, decorations or built in appliances.</li> <li>f) Any structural or mechanical engineer acting on the Insured Person's behalf.</li> <li>g) The groundwork contractor (including test bores).</li> <li>h) The demolition contractor.</li> <li>i) The surveyor and/or quantity surveyor acting in their supervisory role in the course of building work.</li> <li>j) The local authority (other than in connection with planning disputes).</li> <li>k) The utility charged with the connection of water, sewage, electricity, gas or telephone services.</li> <li>l) The main contractor of each individual trade who is carrying out the construction of the Self Build Home on the Insured Person's behalf.</li> </ul> <p>Subject to the cause of action arising and being subject to a Court of jurisdiction within the Territorial Limits.</p>	<p>Excluding:-</p> <ul style="list-style-type: none"> <li>i) Any matter where the value of the goods or services in dispute or the total instalments due at the time of making the claim is less than €750.</li> <li>ii) An Insured Event reported to the Insurer outside the Period of Insurance.</li> <li>iii) Professional Fees and expenses which a Court of Criminal Jurisdiction orders to be paid.</li> <li>iv) Claims arising in connection with planning permission (other than in connection with the architect's negligence).</li> <li>v) Any claim if the Self Build Home project is abandoned for any reason other than as a result of a claim.</li> <li>vi) Any claim for compensation arising from the completed Self Build Home being valued at less than the sum originally quoted by a surveyor prior to the commencement of the build project.</li> <li>vii) Actions pursued in order to obtain satisfaction of a judgement or legally binding decision.</li> <li>viii) The Insured Person's travelling expenses, subsistence allowances or compensation for absence from work.</li> <li>ix) Claims involving tradesmen or suppliers sub-contracted to the main contractor acting on the Insured Person's behalf.</li> <li>x) Any claim where the cause of action arises from incidents which have occurred or services or materials and the like which have been provided prior to the first inception date of this insurance.</li> <li>xi) Any claim arising from project management errors, omissions or disputes.</li> </ul>

<b>(Section 2) Eviction</b>	
<b>What is Covered?</b>	<b>What is Excluded?</b>
The eviction of anyone in the Self Build Home without Your permission.	

# Exclusions

This insurance does not cover: -

1. Professional Fees incurred:-
  - a) in respect of any Event where the Time of Occurrence commenced prior to the commencement of the insurance.
  - b) where the Insured Person should reasonably have realised when purchasing this insurance that a claim under this insurance might occur.
  - c) before Our written acceptance of a claim.
  - d) before Our approval or beyond those for which We have given Our approval.
  - e) where You fail to give proper instructions in due time to Us or to the Authorised Professional.
  - f) where You are responsible for anything which in Our opinion prejudices Your case.
  - g) if You withdraw instructions from the Authorised Professional, fail to respond to the Authorised Professional, withdraw from the Legal Proceedings or the Authorised Professional refuses to continue to act for You.
  - h) where You decide that You no longer wish to pursue Your claim as a result of disinclination. All costs incurred up until this stage will become Your Responsibility.
  - i) in respect of the amount in excess of Our Standard Professional Fees where You have elected to use an Authorised Professional of Your own choice.
2. The pursuit continued pursuit or defence of any claim if We consider it is unlikely a sensible settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred.
3. Claims which are conducted by You in a manner different from the advice or proper instructions of Us or the Authorised Professional.
4. Appeals unless You notify Us in writing of Your wish to appeal at least six working days before the deadline for giving notice of appeal expires and We consider the appeal to have reasonable Prospects of Success.
5. Any Professional Fees and expenses that could have been recovered under any other insurance except beyond the amount which would be payable under such insurance had this policy not been effected.
6. Damages, fines or other penalties You are ordered to pay by a Court, tribunal or arbitrator.
7. Claims arising from an Event arising from Your deliberate act, omission or misrepresentation.
8. Any dispute relating to written or verbal remarks which damage Your reputation.
9. Professional Fees arising directly or indirectly from computer software except operating systems and packaged software that have not been tailored by the supplier to Your own requirements.
10. Legal Proceedings outside the Territorial Limits and proceedings in constitutional international or supranational courts or tribunals including the European Court of Justice and the Commission and Court of Human Rights.
11. A dispute which relates to any compensation or amount payable under a contract of insurance.
12. A dispute with Us not dealt with under the Arbitration Condition.
13. Any dispute relating to patents, copyrights, trade or service marks, registered designs, passing off intellectual property trade secrets or confidential information.
14. An application for judicial review.
15. Any Professional Fees incurred in defending or pursuing new areas of law or test cases.
16. Any claim directly or indirectly arising from an allegation of miss-selling or mismanagement of financial services or products.
17. Any matter in respect of which an Insured Person is entitled to Legal Aid.
18. Any Professional Fees relating to Your alleged dishonesty or deliberate and wilful criminal acts or omissions.
19. Disputes between an Insured Person and their family or a matrimonial or co-habitation dispute except in so far as any claim relates to a dispute with an Insured Person's professional advisor.
20. A claim falling within the Small Claims Track limits where We shall provide legal advice and assistance and exercise Our discretion as to payment of any further costs.
21. Electronic Data  
Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.  
For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.  
For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
22. Radiation  
Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
23. Terrorism  
Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- i. involves violence against one or more persons; or
- ii. involves damage to property; or
- iii. endangers life other than that of the person committing the action; or
- iv. creates a risk to health or safety of the public or a section of the public; or
- v. is designed to interfere with or to disrupt an electronic system.

This policy also excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

24. War

Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

25. Any matter arising from or relating to any business or trading activity or venture for gain undertaken by an Insured Person including but not limited to any personal guarantee and investment in unlisted companies.

26. Legal Proceedings between an Insured Person and a central or local government authority:-

- a) Unless an Insured Person has suffered or could suffer pecuniary loss if the Legal Proceedings are not pursued or defended; or
- b) Concerning the imposition of statutory charges.



# Policy Conditions

## Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy

to make sure that all information supplied as part of your application for cover is true and correct  
tell us of any changes to the answers you have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. If any information you provide is not complete and accurate, this may mean your policy is invalid and that it does not operate in the event of a claim or we may not pay any claim in full.

## Insurance Act 1936 (or future amendments thereto)

All monies which become or may become payable by the Company under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

## Finance Act 1990 (or future amendments thereto)

The appropriate stamp duty has been or shall be paid in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999.

## Observance

Our liability to make any payment under this policy will be conditional on You complying with the terms and conditions of this insurance.

## Claims

You must tell Us in writing within 30 days about any matter, which could result in a claim being made under this policy, and must obtain in writing Our consent to incur Professional Fees.

We will not enter into dialogue or correspond with anyone other than You (or with Your agreement an Insured Person) or Your or the Insured Person's personal representative (following death or serious incapacity) in relation to the notification and subsequent handling of a claim.

We will give such consent if You can satisfy Us that there are reasonable Prospects of Success in pursuing or defending Your claim and that it is necessary for Professional Fees to be paid and You have paid the Excess.

We may require (at Our discretion) You at Your expense to obtain the opinion of an expert or counsel on the merits of a claim or continued merits of a claim or Legal Proceedings. If We subsequently agree to accept or continue with the claim, the costs of such opinion will be covered.

If after receiving a claim or during the course of a claim We decide that:-

1. Your Prospects of Success are insufficient;
2. It would be better for You to take a different course of action;
3. We cannot agree to the claim.

We will write to You giving Our reasons and We will not then be bound to pay any further Professional Fees for this claim.

We may limit any Professional Fees that We will pay under the policy in the pursuit continued pursuit or defence of any claim:-

1. If We consider it is unlikely a sensible settlement will be obtained or
2. where the likely settlement amount is disproportionate to the time and expense necessary to achieve a settlement; or
3. where there are insufficient prospects of obtaining recovery of any sums claimed.

Alternatively where it may cost Us more to handle a claim than the amount in dispute We may at Our option pay to You the amount in dispute which shall be deemed to represent full and final settlement under this policy.

In the event that You make a claim under this policy which You subsequently discontinue due to Your own disinclination to proceed, any legal costs incurred to date will become Your own responsibility and will be required to be repaid to the Insurer.

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

## Representation

We will take over and conduct in Your name the prosecution, pursuit, defence or settlement of any claim. The Authorised Professional nominated and appointed by Us will act on Your behalf and You must accept Our nomination.

If Legal Proceedings have been agreed by Us, You may nominate Your own Authorised Professional whose name and address You must submit to Us. In selecting Your Authorised Professional You shall have regard to the common law duty to minimise the cost for Your claim. Any dispute arising from this shall be referred to Arbitration in accordance with the Policy Conditions.

Where You have elected to use Your own nominated Authorised Professional You will be responsible for any Professional Fees in excess of Our Standard Professional Fees.

### **Conduct of Claim**

1. You shall at all times co-operate with Us and give to Us and the Authorised Professional evidence, documents and information of all material developments and shall attend upon the Authorised Professional when so requested at Your own expense.

2. We shall have direct access at all times to and shall be entitled to obtain from the Authorised Professional any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and You shall give any instructions to the Authorised Professional which may be required for this purpose. You or Your Authorised Professional shall notify Us immediately in writing of any offer or payment into Court made with a view to settlement and You must secure Our written agreement before accepting or declining any such offer.

3. We will not be bound by any promise or undertaking given by You to the Authorised Professional or by either of You to any court, witness, expert or agent or other person without Our agreement.

### **Recovery of Costs**

You should take all steps to recover costs charges, fees or expenses. If another person is ordered, or agrees, to pay You all or any costs charges, fees, expenses or compensation You will do everything possible (subject to Our directions) to recover the money and hold it on Our behalf. If payment is made by instalments these will be paid to Us until We have recovered the total amount that the other person was ordered, or agreed to pay by way of costs, charges or fees.

### **Fraud**

You must not act in a fraudulent way. If you or anyone acting for you:

- fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy;
- fails to reveal or hides a fact likely to influence the cover we provide;
- makes a statement to us or anyone acting on our behalf, knowing the statement to be false;
- sends us or anyone acting on our behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage you caused deliberately or with your knowledge.

If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy or return any premium to you and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities.

### **Data Protection Act 1998**

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

It is important that the data You have supplied is kept up to date. You should therefore notify Us promptly of any changes. You are entitled upon the payment of an administration fee to inspect the personal data which We are holding about You. If You wish to make such an inspection, You should contact Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands, DY5 1XF.

We may respond to enquiries by the Police concerning Your policy in the normal course of their investigations. Where it is necessary to administer Your policy effectively or to protect Your interests or for fraud prevention and detection purposes, We may disclose data You have supplied to other third parties such as solicitors, other insurers, law enforcement agencies, etc.

### **Due Care**

You must take due care to prevent incidents that may give rise to a claim and to minimise the amount payable by Us.

### **Cancellation**

We hope You are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with Your requirements, please return it to Your Agent within fourteen (14) days of issue and We will refund Your premium provided You have not submitted a claim.

The Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to the Insured at their last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms & conditions

Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

### **Acts of Parliament**

Any reference to Act of Parliament within this policy shall include an amending or replacing Act and shall also include where applicable equivalent legislation under European Law where applied in the Republic of Ireland.

**Arbitration**

In the event of any dispute or difference whatsoever arising out of this policy or any Claim made, the matter shall be referred to an arbitrator, who shall be either a solicitor or a barrister who You and we agree on in writing. If the Insured Person is not the Policyholder, by claiming under this policy he or she agrees to be a party to any Arbitration under this Clause whether jointly with the Policyholder or otherwise and whether as claimant or defendant.

If an arbitrator cannot be agreed then the President of the Law Society of Ireland or similar legal professional body will choose one. The decision of the arbitration shall be final and binding on both parties and he or she will decide who should pay the costs of the arbitration. If costs are awarded against You, they are not covered under this policy. This arbitration condition does not affect Your rights to take separate legal action.

**Notices**

Any letter or notice concerning this insurance will be properly issued if it is sent to the last known address of the person intended to receive it.

**Helpline Service**

The Legal Helpline Service provides advice on any legal problem affecting the Policyholder. All potential claims must be reported initially to the Claims Helpline for advice and support.

**Legal Claims Notification & Advice Helpline Number: +44(0)1384 377000.**

We will not accept responsibility if the Helpline services fail for reasons beyond Our control.

**Law**

This policy shall be governed by and construed in accordance with the Law of Ireland unless the Policyholder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands shall apply.



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