

Legal advice and legal expenses insurance

UK Resident Members Only

Access to Markel Law Hub online legal advice and sample documents to assist you as a Swim England Coach or an Institute of Swimming Teacher member. You will be provided with your token code for access as you join/renew your membership. You can then register and login via the legal information portal at www.markellaw.co.uk.

The following table sets out the significant features, benefits, limitations and exclusions of the Legal Expenses Insurance. The Insurance is split into “Sections of Cover”.

Sections of Cover	Limit of Insurer's Liability	Excess for Insurer's choice of representative	Excess if you are able to choose your own representative
Employment Disputes Pursuit	£100,000	£0	£1,000
Internal Disciplinary Hearings	£10,000	£0	£1,000
Personal Injury	£100,000	£0	£1,000
Contract Disputes	£100,000	£0	£1,000

Territorial limits - United Kingdom

Insurance cover

This policy operates on a Claims Made basis. It is essential that any claims or circumstances that might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording otherwise the right for indemnity under this insurance will be forfeited.

The Insurance indemnifies you up to the limit of indemnity noted above for Legal Costs, Professional Costs and Awards of Compensation as shown in the Policy Benefit table below.

Policy Benefits/Sections of Cover	Policy Exclusions
Employment Disputes Pursuit Costs of an Employment Tribunal claim your home pool* following your actual or alleged dismissal or any unlawful or discriminatory acts against you	
Internal Disciplinary Hearings Costs for your representation at a disciplinary hearing held by a professional or regulatory body where a loss of registration/accreditation would stop you carrying out your business activity	
Personal Injury Costs for you to pursue a claim for damages for physical	Claims where the legal case is or may be against you

Policy Benefits/Sections of Cover

bodily injury to you caused by an actual or alleged act or omission of another party

Contract Disputes

Costs to pursue a dispute over a contract for services with your **home pool***

Policy Exclusions

Disputes over:

- Construction contracts
- Undisputed debts unless the debt is at least 90 days overdue and you have requested full payment in writing at least 3 times in 3 consecutive calendar months since the first due date
- Guarantees
- Contracts you enter into through an agent or which you have taken over from someone else by assignment
- Franchise contracts
- Hire purchase, credit agreements insurance or financial securities
- Contracts of employment
- Any tenancy agreement, lease or licence to use land or buildings

Minimum sum in dispute £1,000

* Home Pool

The swimming pool, leisure centre, local authority or swimming organisation you are contractually bound to serve by providing swimming lessons or coaching

Advice

Members will have unlimited free access to the Legal Advice Line for specialist UK advice covering:

- Commercial Law
- Employment Law
- Scottish and Irish Law
- Health and Safety
- Taxation
- VAT Enquiries

Legal Advice Stress Counselling Claims Line

0345 543 8713

Verification of membership will be required.

In the event of a claim – claims handling and claims notification

If you need to make a claim or let us know about a situation that could lead to a claim, you should contact Markel as soon as possible providing your policy number and brief details of the circumstances using the telephone number shown on your policy schedule or by writing to/emailing Markel using the details below:

The Claims Department, Markel Legal Expenses Insurance Interchange, 81-85 Station Road, Croydon. CR0 2AJ
LEIclaimsuk@markel.com

Claims Line 0345 543 8713

If you write to or email, a claim form will be sent to you for completion and this must be returned without delay. Full details of policy cover terms conditions and exclusions are detailed in the master policy held by the Institute of Swimming.