



firstassist

**PLEASE READ THIS POLICY (AND THE SCHEDULE
WHICH FORMS AN INTEGRAL PART OF THE POLICY)
TO ENSURE THAT IT MEETS YOUR REQUIREMENTS**

Great Lakes Reinsurance (UK) PLC (the **Insurer**), FirstAssist Insurance Services Limited and the **Insured** agree that:

- this policy, the schedule (including any replacement schedule issued in substitution) and any endorsements will be considered to be one document and where a specific meaning has been given to any word it will have that meaning wherever it appears;
- This Policy is evidence of the contract of insurance between you (the **Insured**) and the **Insurer** (Great Lakes Reinsurance (UK) PLC).
- the proposal or any information supplied by the **Insured** will form the basis of the contract;
- the **Insurer** will provide the insurance described in this policy, subject to the terms and conditions of that policy, for the period of insurance shown in the schedule and any later period, as long as the **Insured** has agreed to pay a premium for it, which the **Insurer** has agreed to accept;

Provided that this policy shall not be in force unless it has been signed by an authorised official of FirstAssist Insurance Services Limited.

For and on behalf of
FirstAssist Insurance Services Limited

FIRSTASSIST INSURANCE SERVICES LIMITED

MERSEYSIDE POLICE FEDERATION GROUP LEGAL EXPENSES SCHEME

POLICY WORDING

In consideration of the **Policyholder** having paid or agreed to pay the premium, the **Insurer** agrees to indemnify the **Insured Person** against **Legal Expenses** incurred in respect of any **Insured Event** occurring within the **Territorial Limits** and during the **Period of Insurance**.

DEFINITIONS

The policy and schedule shall be read together and the following expressions shall have the meanings outlined wherever they appear in the policy in bold print.

INSURER

Great Lakes Reinsurance (UK) PLC

WE/US/OUR

FirstAssist Insurance Services Limited which administers the insurance on the **Insurer's** behalf and to which any notification of claim must be addressed at

Legal Expenses Claims Department
FirstAssist Insurance Services Limited
Marshall's Court Marshall's Road
Sutton Surrey SM1 4DU
Tel: (020) 8652 1313

POLICYHOLDER

Merseyside Police Federation

AGENT

Roland Smith Ltd

INSURED

Serving or Retired Police Officers and Civilian Support Staff of Merseyside Constabulary who are members of Merseyside Police Federation at the time at which the **Insured Event** occurs or have paid the relevant premium

INSURED PERSON

In respect of Sections 1b, 3, 4, 6, 8 and 9, the **Insured**

In respect of Sections 1a, 2, 5, 7, 10, 11, 12 and 13, the **Insured** and:

- a) The **Insured's** spouse or partner
- b) Children including step-children adopted children foster children and grand children
- c) The parents and grandparents of the **Insured** and the **Insured's** spouse or common law spouse

normally resident with the **Insured**

APPOINTED REPRESENTATIVE

A solicitor or appropriately qualified person appointed to act in a professional capacity for the **Insured Person** in accordance with the terms of this Policy.

TERMINOLOGY AND ACTS OF PARLIAMENT

The terminology and Acts of Parliament referred to in this Policy shall be deemed to include equivalent terminology and legislation enforceable within Scotland, Northern Ireland, The Isle of Man or the Channel Islands as the case may be.

LEGAL PROCEEDINGS

- a) Any step prior to the issue or receipt of legal process reasonably taken with a view to resolving any **Insured Event** occurring within the **Territorial Limits**.
- b) Any step taken subsequent to the issue or receipt of legal process in any criminal or civil **Court**, including any appeals arising therefrom provided that such process is issued within the **Territorial Limits**.

ANY ONE CLAIM

All **Legal Proceedings** including any appeal against judgment consequent upon the same original cause event or circumstance shall be regarded as one claim.

TERRITORIAL LIMITS

- a) The United Kingdom, Isle of Man or the Channel Islands, and
- b) in respect of Sections 2 and 7 only, any country which is a member of the European Union, Liechtenstein, Norway and Switzerland in respect of temporary visits overseas for domestic and pleasure purposes or in connection with the **Insured's** employment.

COURT

A court tribunal or other competent authority.

HOME

The **Insured's** permanent private residence.

VEHICLE

Any motor vehicle including motor cycles, required to be licensed for road use constructed or adapted principally for the carriage of up to seven passengers owned or hired by the **Insured**, including any caravan or trailer which is attached to the vehicle by normal means for towing

