

# Gun Licence Revocation Legal Expenses

Insurance Product Information Document

Company: Ripe Insurance Services Ltd

Product: Gun Licence Revocation Legal Expenses Insurance

Administered by Arc Legal Assistance Ltd (305958) and underwritten by Royal & Sun Alliance Insurance Ltd (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

## WHAT IS THIS TYPE OF INSURANCE?

The policy is designed to cover the cost of professional fees charged by a claims handler, solicitor or accountant following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded within the policy schedule issued.



### WHAT IS INSURED?

#### Certificate Appeals

- An appeal or representation to the relevant authority following an act or omission, or alleged act or omission, which leads to the suspension or revocation of your firearm or shotgun certificate, or where the relevant authority has failed to grant your firearm or shotgun certificate.

#### Criminal Prosecution Defence

- Defence of your legal rights where criminal proceedings have been brought against you for the breach of firearms legislation



### WHAT IS NOT INSURED?

- Your conviction, trial or impending trial for any criminal act (including alcohol or drug related offences) or offence of breach of statutory regulations.
- Your knowingly declaring incorrect or untrue information when applying, amending or renewing a firearm or shotgun certificate.
- Any professionally diagnosed medical condition, including mental health, or because of any medication that has been prescribed for you.
- The defence of any offence of deliberate and wilful criminal acts or omissions.
- Any prosecution as a result of being a prohibited person under any of the firearms acts.



### ARE THERE ANY RESTRICTIONS ON COVER?

- ! The maximum amount payable per claim is £100,000.
- ! The maximum amount payable per period of insurance is £100,000



### WHERE AM I COVERED?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.



### WHAT ARE MY OBLIGATIONS?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must notify us during the period of insurance and within 30 days of any circumstances which may give rise to a claim.
- For claims under Travel Disputes, you must notify us during the period of insurance and within 30 days of returning from the holiday subject to the dispute.



#### **WHEN AND HOW DO I PAY?**

- You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



#### **WHEN DOES THE COVER START AND END?**

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



#### **HOW DO I CANCEL THE CONTRACT?**

If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.

You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.