



MSL Family Premier Legal expenses insurance

Families can face legal problems, at home, work, school or play. When things go wrong it can be difficult to know who to turn to for help. Resolving legal problems can be both daunting and extremely costly.

The MSL Family Premier policy offers a quick and effective solution to these headaches, with up to £50,000 of cover for legal costs and the reassurance of knowing a solicitor will be appointed by us to provide representation when it's needed.

Why do you need this cover?

The cost of taking legal action is high and ever increasing. Without insurance to meet these costs taking legal action may not be possible. 'No win, no fee' arrangements are not available for many types of legal disputes and legal aid is only offered in limited circumstances.

MSL Family Premier gives you and your family the peace of mind to know if legal problems arise you have the support to pursue your legal rights.

Help from start to finish

Our top of the range Family Legal Expenses Premier cover for personal injury, employment disputes, contract disputes, property protection, legal defence, tax protection, professional negligence, attendance expenses and jury service cover. In addition when you take out our legal expenses premier product you will also have access to our legal rights interactive website:

For details of all MSL broker propositions visit www.msl.co.uk

Contact sales support on:

Tel: 0800 195 9999

or Email us at:

salesupport@msl.co.uk



- Providing you with a comprehensive range of information on many legal issues.
- A document producer which can be used if you wish to complain about a poor meal in a restaurant, make a will for you and your partner or complain about faulty goods being delivered to you - just to name a few examples.
- Services can be purchased on the website with a legal review although the majority of services are free of charge.
- Discounted legal assistance from a nationwide lawyer for any legal issue not covered or not insured by the policy, for example, legal assistance in relation to:
 - Criminal law.
 - Family, children, pre-nuptial and co-habitation arrangements, civil partnerships and divorce.
 - Defamation, privacy and reputation management.
 - Employment and compromise agreements.
 - Property sales acquisitions and residential conveyancing.
 - Wills and Power of Attorney.

	Legal Expenses Premier
Personal Injury	Yes
Employment	Yes
Contract	Yes
Property	Yes
Legal Defence	Yes
Tax	Yes
Professional Negligence	Yes
Attendance Expenses	Yes
Jury Service	Yes
Discounted legal services for non insured legal issues	Yes
Legal services website and document builder	Yes
Limit of Liability	£50,000 (£25,000 employment)
Excess	£75 (£250 employment)

All the above is subject to terms, conditions and exclusions of the policy.

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MSL Legal Expenses Limited is authorised and regulated by the Financial Services Authority.

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Claims Examples

Employment

Issue - Insured wishes to return from Maternity leave but is restricted to returning from her old job as someone has replaced her. In addition, the available role is said to be a full time position only and the employers will not consider her request for part time hours.

Remedy – We instruct a solicitor to negotiate for the insured’s right to flexible working hours and return to her original role. Failing which we pursue a case through the Employment Tribunal to recover damages for Sex discrimination and possible constructive dismissal. Both elements of claim include a basic award and the insured will also be able to claim other financial losses such as loss of earnings, unpaid leave etc.

Issue – Insured has resigned from his employment and found upon leaving that the employers are failing to pay his annual bonus which is contractually liable for.

Remedy – If negotiations fail our solicitor may issue proceedings in either the Employment Tribunal or the civil court to be compensated for the contractual losses.

Issue – Insured is made redundant due to her employer’s re-structure. She does not believe that the process was fair as there were other people who should have been included in the ‘at risk’ redundancy pool, had they been so she would have scored higher and her job would have been saved.

Remedy – If upon assessment it agreed by our Solicitors that the procedure was unfair and the dismissal unlawful MSL will fund the costs incurred to pursue an unfair dismissal claim in the Employment Tribunal.



Consumer Contract

Issue – Insured has entered an agreement with a contractor to supply and fit new UPV windows to his house. A number of months later the window frames start to discolour badly and when the weather turns the insured finds that there are also severe leaks through the poorly fitting frames.

Remedy – We instruct solicitors to pursue the contractors for breach of contract for both the replacement/repair and refitting of the windows.

Issue – The insured has instructed an interior designer to design her newly converted attic room. Subcontractors appointed by the designer hand build new furniture for the room and during fitting varnish the new woodwork at the same time staining the new white carpets.

Remedy – Solicitors are appointed to pursue a breach of contract and/or negligence claim for the damaged carpet from the defendant interior designer.

Issue – Insured has an emergency service policy with his insurers. He suffers a leak from his boiler and calls for assistance. The insurers mistakenly send a builder believing the problem to be a leak in the roof. The insurers rely upon a clause in the policy and issue a bill to the insured for the roofer's callout who could not help mend the boiler.

Remedy – Advice and assistance provided by our legal helpline to proceed to formal complaint with the insurers and eventually the Financial Ombudsman Service. Failing a satisfactory result and in light of supporting evidence a Solicitor may be appointed to recover the £300 and compensation for breach of contract for any failure to settle his valid claim.

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Domestic Property

Issue – Insured has a right of way across a neighbour's private road which she requires in order to gain access to her home. The neighbour has started to lock the gates that are at either end of this roadway causing a substantial interference with the right of way and preventing access to the property for emergency services.

Remedy – Solicitors are appointed to bring legal proceedings for a declaration from the court that the neighbour's actions constitute a substantial interference in law and seek a remedy for the removal of the locks.

Issue – The insured's neighbour has had an extension built which has caused damage to the insured's property and the line of the extension is also trespassing 1ft into the insured's property.

Remedy – Once the insured has obtained evidence of the damage and the encroachment solicitors are appointed to seek damages for the repair of the insured's property and a negotiated remedy for the trespass.

Issue – the insured's neighbour is alleging that ivy from her garden is growing outside of her own boundaries and has caused significant damage to the neighbour's property. The neighbour seeks compensation for the damage. The insured denies that the Ivy belongs to her or that the extent of damage claimed is correct.

Remedy – Guidance can be sought from our legal helpline to assist in proving the insured's defence. If legal proceedings commence solicitors may be instructed to defend the insured and avoid the claim for compensation.

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