

DISTRIBUTOR PRODUCT GUIDE

After the Event Legal Expenses

- This guide is for intermediary reference only.
- It doesn't contain the full terms and conditions of the contract of insurance.
- Full terms and conditions are within the policy documents; you can request to have a copy of these.

Product design

We've provided after the event legal expenses solutions to consumers for over 20 years and work with industry experts such as the Association of British Insurers (ABI), in addition to our global partners across the Allianz Group. We draw upon this experience and insight, as well as customer research to ensure our products continue to add value and meet the evolving needs of our customers.

After the event legal expenses is a Personal Lines General Insurance product designed for customers that want legal expenses insurance protection in order to protect them against the risk of liability for costs during a legal action. Such as, the legal action ultimately being unsuccessful in full or in part or failing to beat a part 36 or other cost bearing offer.

The product design provides value as in addition to the core cover under the product, payment of premium is deferred until conclusion of the legal action and is then only payable if the legal action is successful.

Target market

The target market for our After the Event Legal Expenses product are customers who meet the following criteria:

- consumers who wish to pursue a personal injury legal action in England or Wales which is above the small claims track limit
- who wish to pursue a clinical negligence legal action in England or Wales which is above the small claims track limit.

We're able to provide insurance solutions for a broad range of customers, however this product is **not** targeted towards:

- consumers who have a commercial or business legal dispute
- consumers who would like to bring a legal action outside of the jurisdiction of the courts of England or Wales
- consumers whose legal dispute would fall within the small claims track.

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This product isn't suitable for:

- non-UK businesses
- legal disputes in jurisdictions other than England or Wales
- customers who have not entered in to a conditional fee agreement or damages based agreement with a solicitor
- risks based outside of the United Kingdom and which require a global insurance solution
- customers with connections or links to sanctioned individuals or countries.

We will not look to write risks:

- which have been previously declined or insurer cancelled or have a history of non-disclosure / misrepresentation
- which fall within the small claims court track within England or Wales.

We wouldn't expect this product to provide fair value to:

- consumers who've a relevant before the event legal expenses policy
- consumers who're eligible for legal aid.

Product value assessment

Our product value assessment is based on the premium we charge for the cover and the services we provide. We take a wide range of factors into consideration, such as historical and expected claims frequencies, incurred and projected claims costs, plus scenario analysis including likely economic and climatic trends, along with customer feedback.

We also consider how the premium is affected by the commission added by the distributing intermediary for the activities they conduct. Any additional charges within the distribution chain may potentially erode the intended value of our product.

Distribution strategy

Our After the Event Legal Expenses product has been designed for distribution by insurance intermediaries or solicitors that hold personal lines agency facilities with us. They must have the appropriate level of understanding about the risks and exposures faced by their customers in the operation of their business.