

Legal Expenses Group Insurance

POLICY SCHEDULE

In return for payment of the Premium specified in this Schedule and based on any information that the Insured, or anyone acting on their behalf, has provided to the Coverholder or to Temple, the Insurer will indemnify the Insured on the terms and conditions contained in this Schedule and the Policy Wording.

This Schedule forms part of the contract between the Insured and the Insurer and is based on information provided in the proposal form or provided by the Insured to the Coverholder which results in the issue of this Schedule. Any changes to information and/or new material information must be provided promptly to Temple or to the Coverholder and the Insured has a duty to continue providing any material information that may arise during the Period of Insurance. Any provision of incomplete or inaccurate information or failure to provide new material information promptly may affect how claims are settled under this Policy or may result in cancellation of this Insurance.

Master Policyholder	The Trustees of the Scottish Police Insurance Trust
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Insured:	Members of the Master Policyholder
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Period of Insurance:	From: 01/04/2026	To: 31/03/2027	(Both dates inclusive)
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Insured Events:	
1. Criminal Prosecution Defence	Included
2. Personal Injury	Included
3. Home Rights	Included
4. Consumer Disputes	Included
5. Uninsured Loss Recovery	Included
6. Confirmation	Included
7. Employment Disputes	Included
8. Jury Service	Included
9. Taxation	Included
10. Identity Theft	Included
Legal Advice Helpline Service	Included
Tax Advice Helpline Service	Included
Counselling Helpline Service	Included
Legal Document Creation Service	Code PERS710090

Your trusted insurance partner

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Limits of Indemnity:	Employment	£7,000 any one claim
	Jury Service	£1,000 any one claim
	All other Insured Events	£50,000 any one claim
	Aggregate limit for all Sections	£50,000 any one Period of Insurance

Own Solicitor Excess:	40% of each and every claim where the Insured chooses to use a solicitor who is not selected by Temple and where the Insured's chosen solicitor does not agree to Temple's standard charging rates	Appointed Representative:	Temple Solicitors
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Coverholder:	Philip Williams & Co (a trading name of Howden UK Brokers Ltd)	Date of Issue:	25 th March 2026
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Temple Legal Protection Limited, Head Office & Registered Office: One Bell Court, Leapale Lane, Guildford GU1 4LY
Registered in England & Wales No. 3698194

Temple Legal Protection Limited is authorised and regulated by the Financial Conduct Authority.

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