

Chamber Legal Expenses Insurance Policy Schedule



Policy number	RPL/2022/CLEI/AYR
Policy wording reference	RPL-ARAG-POL22J-1-0320
Insured	All Members of the Ayrshire Chamber of Commerce, as declared to Rhino Protect Limited

About this Notice	<p>Please note that this document outlines details of the Commercial Legal Expenses Insurance policy held by the Ayrshire Chamber of Commerce, for the benefit of their members. You will be covered by this policy for the duration of your membership of the Ayrshire Chamber of Commerce – for the avoidance of doubt, cover will cease if membership lapses or is cancelled.</p> <p>Limits of Indemnity applicable to each section of cover, as well as aggregate claims limits and excesses are summarised below. A copy of the full policy terms and conditions is available on request from the Ayrshire Chamber of Commerce.</p> <p>Any variation to the policy terms will be advised to you in writing.</p>
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Section	Description of cover	Limit of indemnity any one claim	Appointed consultant	Insured/Not insured
1	Employment Disputes	£100,000	Rhino Panel Solicitor	Insured
2	Health & Safety prosecutions	£100,000	Rhino Panel Solicitor	Insured
3	Tax protection	£100,000	Rhino Panel Solicitor	Insured
4	Criminal prosecution defence	£100,000	Rhino Panel Solicitor	Insured
5	Statutory licence protection	£100,000	Rhino Panel Solicitor	Insured
6	Jury service allowance	£100/day, £1,000/claim	N/A	Insured
7	Property disputes	£100,000	Rhino Panel Solicitor	Insured
8	Data protection	£100,000	Rhino Panel Solicitor	Insured
9	Personal injury	£100,000	Rhino Panel Solicitor	Insured
10	Motor disputes	£100,000	Rhino Panel Solicitor	Insured
11	Wrongful arrest defence	£100,000	Rhino Panel Solicitor	Insured

Aggregate limit of indemnity	£1,000,000
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Excess	
Each and every claim	£0

ABOUT THIS POLICY

This policy is arranged by Rhino Protect Limited and is administered by ARAG plc who is a coverholder of the Insurer ARAG Allgemeine Versicherungs-AG Branch UK. ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. Rhino Protect Limited and ARAG plc are authorised and regulated by the Financial Conduct Authority. ARAG Allgemeine Versicherungs-AG Branch United Kingdom is authorised and regulated by BAFin (firm reference number VU5455) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.