



Vision Underwriting Limited

# Combined Legal Expenses Insurance

## Broker Instructions & Terms of Trade

### Quotations

- Please use the Vision Commercial Legal Expenses Proposal Form to enable Vision to underwrite the risk fully. Underwriters may require further information as is necessary to underwrite each risk.
- Vision will provide either a full quotation or an illustration subject to further information. Each quotation is valid for 30 days from date of issue.
- Coverage options are normally either £500,000 in the aggregate and £50,000 for any one claim or £1,000,000 in the aggregate and £100,000 for any one claim. Small excesses are applicable to avoid minor claims and vary per risk. An element of co-insurance may also apply on heavier exposures.
- Clients may select covers required from the following sections – Contract Disputes, Employment Disputes, Taxation Disputes, Criminal Prosecution Defence, Motor & Driving License Disputes, Property Disputes, Personal Injury, Statutory License Disputes and Data Protection Disputes.
- Normal Brokerage is 10% and upwards, depending upon the level of business placed with Vision.
- All instructions to confirm cover must be presented to Vision in writing.
- The preferred method of communicating with Vision is by email on [info@visionunderwriting.co.uk](mailto:info@visionunderwriting.co.uk)
- In addition, documents are available on [www.visionunderwriting.co.uk](http://www.visionunderwriting.co.uk)
- Alternatively, you can fax Vision on 01242 244445.

### Premium Payment

- Please note that ALL premiums are to be paid to Vision Underwriting Ltd within 30 days of policy start date. A Debit Note is issued with every Cover Note and fully describes payment instructions.
- Where any premium is overdue, Vision may immediately cease provision of any further quotations to such broker or agent and may withdraw any existing 30 day quotations.

### Vision Underwriting Ltd

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