

# Gun Licence Revocation

ARAG

## Insurance Product Information Document

Company: ARAG plc

Product: Gun Licence Revocation

ARAG plc is registered in England (Company No. 02585818). Registered Office: ARAG plc, Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. ARAG plc is authorised and regulated by the Financial Conduct Authority (FCA registered number is 452369).

Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

### What is this type of insurance?

Gun Licence Revocation protects you against legal costs to appeal against proposals to alter, revoke or refuse a firearms licence, or to defend a prosecution that arises from a road traffic or work-related offence and costs incurred in an appeal or representation to the relevant statutory or regulatory authority. Cover applies for solicitors and barrister's fees, court costs and your opponent's costs if the court awards costs against you. You also have access to a range of free helplines offering legal and tax advice and a counselling service. You can also register to use our Consumer legal services website which allows you to create legal documents online - such as a free will.



#### What is insured?

You and your family living with you can claim:

- ✓ **Firearms licence appeals**  
for the cost to appeal against a formal written proposal by the relevant authority to alter, revoke or refuse a firearms licence, or failure to grant any variations in the firearms licence.
- ✓ **Legal defence**  
for the cost of legal representation if you are investigated for or charged
  - with a work-related offence
  - with a motoring offence
  - by a regulatory or professional disciplinary body;



#### What is not insured?

- ✗ Claims that do not have a 51% chance or more of success.
- ✗ Circumstances existing before your cover starts.
- ✗ Costs that you incur without our consent or which exceed the sum we would pay a law firm from our panel.
- ✗ Any professionally diagnosed medical condition, including mental health, or because of any medication that has been prescribed for you.
- ✗ The defence of any offence of deliberate and wilful criminal acts or omissions.
- ✗ Any prosecution as a result of being a prohibited person under any of the firearms acts.



#### Are there any restrictions on cover?

- ! Claims must be reported to us during the period of insurance.
- ! The most the insurer will pay is £100,000 for all claims arising from the same originating cause.
- ! The maximum amount payable per period of insurance is £100,000.
- ! We will choose your lawyer from our panel unless there is a conflict of interest or the point has been reached at which proceedings need to be issued.



#### Where am I covered?

You are covered for disputes in the UK, Isle of Man and Channel Island courts.



### **What are my obligations?**

- Claims must be reported to us as soon as you are aware of the claim.
- You must co-operate with us and the person we appoint to conduct your claim.
- You must act to keep the costs of your claim as low as possible and must agree to a reasonable offer to settle the dispute.



### **When and how do I pay?**

You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



### **When does cover start and end?**

This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



### **How do I cancel the contract?**

If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.

You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.