Legal Expenses Group Insurance
POLICY SCHEDULE

Temple
LEGAL PROTECTION

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 Northamptonshire Police Insurance Trust

Insured:	Members of the Master Policyholder

Period of Insurance:	From: 01/11/2026	To: 31/10/2027	(Both dates inclusive)

Insured Events:	
1. Home Rights	Included
2. Fund Trustee Defence	Included
3. Representation at Public Enquiry	Included
4. Independent Office for Police Conduct	Included
5. Disciplinary Hearings	Included
6. Bankruptcy Assistance	Included
7. Police Pension Medical Appeals	NOT Included
8. Education	Included
9. Probate	Included
10. Criminal Prosecution Defence	Included
11. Personal Injury	Included
12. Clinical & Medical Negligence	Included
13. Consumer Disputes	Included
14. Taxation	Included
15. Discrimination	Included
16. Employment Disputes	Included
17. Data Protection	Included
18. Uninsured Loss Recovery & Motor Prosecution Defence	Included
19. Identity Theft	Included
Legal Advice Helpline Service	Included
Tax Advice Helpline Service	Included
Counselling Helpline Service	Included
Legal Document Creation Service	Code PERS520020

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Limits of Indemnity:	Criminal Defence	£185,000 any one claim
	Overseas Interview Under Caution	£2,500 any one claim
	Disciplinary Hearings	£25,000 any one claim
	Bankruptcy	£1,000 any one claim
	Education	£10,000 any one claim
	Employment	£25,000 any one claim
	Following seizure of vehicle due to incorrect MID information	£2,500 any one claim
	Motor Legal Defence	£10,000 any one claim
	All other Insured Events	£100,000 any one claim
	Aggregate limit for Legal Defence claims	£185,000 any one Period of Insurance
	Aggregate limit for all other claims	£100,000 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

Coverholder:	Philip Williams & Co (a trading name of Howden UK Brokers Ltd)	**Date of Issue:**	22/10/26

Temple Legal Protection Limited, Head Office & Registered Office: Ranger House, Walnut Tree Close, Guildford, Surrey GU1 4UL
Registered in England & Wales No. 3698194

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