
STATUTORY INSTRUMENTS

1990 No. 1159

The Insurance Companies (Legal Expenses Insurance) Regulations 1990

Application

3.—(1) Regulations 4 to 9 below apply to all legal expenses insurance business, subject to the following exceptions.

(2) Those regulations do not apply to legal expenses insurance contracts concerning disputes or risks arising out of, or in connection with, the use of sea-going vessels.

(3) Those regulations do not apply to anything done by a person providing civil liability cover for the purpose of defending or representing the insured in an inquiry or proceedings which is at the same time done in the insurer's own interest under such cover.

(4) Those regulations do not apply to legal expenses cover provided by an assistance insurer where that cover is provided under a contract of which the principal object is the provision of assistance for persons who fall into difficulties while travelling, while away from home or while away from their permanent residence and where the costs are incurred outside the state in which the insured normally resides.

In such a case the policy must clearly state that the cover in question is limited to the circumstances referred to in this paragraph and is ancillary to that assistance.