

'SHIELD DISBURSEMENT'

FLEXIBLE MULTI TRACK DISBURSEMENT COVER

OUTLINE

'Shield Disbursement' is Multi Track ATE providing highly flexible cover for disbursements.

You select the level of cover that your client needs at any particular point in their case and **the policy can also allow you to claim for specified disbursements 'when incurred'** so court fees and other expensive disbursements could be paid for upfront.

COVER

- (1) Normal disbursements cover for a failed claim to include disbursements not recovered as a consequence of a failure to beat your opponent's Part 36 offer
- (2) Cover can also be extended at any time for specific disbursements to be paid for 'when incurred'.
- (3) To keep premiums low for straightforward cases, you select an appropriate limit of indemnity at case start (with limits of indemnity starting as low as £5,000). Once that limit is reached you can add increased limits as required.

PREMIUMS

Premiums are payable on case conclusion and are bespoke. By way of example, for a £5,000 limit of indemnity, with a case valued up to £100,000, insuring at case start, premiums as low as £250 plus IPT apply.

Additional premiums apply if and when you increase the limit of indemnity or in the event you extend cover to 'pay when incurred' for a specific disbursement.

Important note: This policy is designed for Solicitors who only want disbursement cover. However, Keystone would be happy to offer a linked policy covering opponent's costs following the rejection of a Part 36 offer.

To apply, or for more information, please call 01252 354112 or email <u>shielddisbursement@keystonelegal.co.uk</u>.

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