

Motor Legal Expenses Insurance

Insurance Product Information Document

Company: Administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority.

Product: Motor Legal Expenses Insurance

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This policy is designed to cover the cost of professional fees charged by a solicitor following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and not specifically excluded.



What is Insured?

Personal Injury

- ✓ Pursuing a civil claim following a road accident involving the insured vehicle and resulting in the death of or bodily injury to an insured person.

Uninsured Loss Recovery

- ✓ A road accident involving the insured vehicle and resulting in uninsured losses being incurred by an insured person.

Motor Prosecution Defence

- ✓ Defending a prosecution brought against you as a result of a driving offence punishable by penalty endorsement or where your driving licence is at risk of being revoked or suspended.

Motor Consumer Dispute

- ✓ The pursuit or defence of any claim arising out of the sale, purchase, hire purchase or lease of the insured vehicle.
- ✓ The pursuit or defence of any claim relating to the testing, servicing or repair of the insured vehicle where the amount is in dispute.



What is not Insured?

- ✗ Any personal Injury claims arising from a stress or psychology related condition, or any injury or illness not caused by a sudden or specific incident.
- ✗ Any costs, expenses or losses incurred due to any fraudulent, dishonest or criminal act by an insured person, or by any other person acting in collusion with an insured person in respect of Vehicle Identity Theft claims.
- ✗ Any claim where your motor insurer is entitled to repudiate your motor policy or refuses settlement of your claim.
- ✗ Any claim where an insured person (not being the policyholder) is driving under a 'driving other cars' extension to their motor insurance policy.
- ✗ Claims arising out of the use of an insured vehicle by an insured person for racing, rallies, trials off-roading or competitions of any kind.
- ✗ Travelling expenses, subsistence allowance or compensation for absence from work in pursuit of an insured person's claim;
- ✗ Any claim if an insured person has never held (or has been disqualified from holding or obtaining) a driving licence at the time of the event.
- ✗ Claims made by an insured person against any authorised passenger in the insured vehicle.
- ✗ Claims where there are no prospects of success.
- ✗ Claims where we consider it is unlikely a reasonable settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred.
- ✗ Claims that arose before the commencement of this insurance.
- ✗ Motor Consumer Dispute claims relating to testing, servicing or repair of the insured vehicle less than £100 or in excess of £5,000.



Are there any restrictions on cover?

- ! The maximum amount payable per claim is £100,000.
- ! The maximum amount payable per period of insurance is £100,000.
- ! Where it may cost us more to handle a claim than the amount in dispute we may at our option pay to you the amount in dispute which will then constitute the end of the claim under the policy.



Where am I covered?

- ✓ In respect of Personal Injury and Uninsured Loss Recovery - The European Union, United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.
- ✓ All other covers - The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy - failure to do so could affect your cover.



When and how do I pay?

- You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your insurance intermediary for full details.



When does the cover start and end?

- The period of time covered by this insurance is shown in your motor insurance policy.



How do I cancel the contract?

If you decide to cancel your Motor Legal Expenses policy, you must contact your insurance Intermediary.

Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable.