

# 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:** My Policy Motor Uninsured Loss Recovery Scheme

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

### 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

- ✓ Costs to pursue civil legal action against a third party following a road traffic collision where their negligence has led to your death or bodily injury.

##### Uninsured Loss Recovery

- ✓ Costs to recover uninsured losses incurred by you following a road traffic collision resulting in damage to the insured vehicle or personal property within it.

##### Motor Prosecution Defence

- ✓ Costs to defend criminal legal action taken against you as a result of a driving offence where your driving licence is at risk of being revoked or suspended.

##### Motor Consumer Dispute

- ✓ Costs to pursue or defend civil legal action arising out of the sale, purchase, hire purchase or lease of the insured vehicle.
- ✓ Costs to pursue or defend civil legal action relating to the testing, servicing or repair of the insured vehicle where the amount is in dispute.

##### Pothole Damage

- ✓ Costs to pursue the relevant local authority for damage caused to an insured vehicle on a public highway as a consequence of a pothole.

##### Illegal Clamping and Towing

- ✓ Costs to pursue the recovery of illegal clamping or towing fees related to the insured vehicle.

##### Unenforceable Parking Fines

- ✓ Costs to appeal to the local authority or independent adjudicator against an unenforceable parking fine.

##### Vehicle Identity Theft

- ✓ Following an event of Vehicle Identity Theft, we will provide necessary professional fees and ancillary costs incurred for the removal of any criminal or civil judgements wrongly entered against the insured person or defending a motoring prosecution brought against you.



#### What is not Insured?

- ✗ Any Personal Injury claims arising from a stress or psychology related condition, falling within the Small Claims Track limit 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 favourable 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.
- ✗ Costs where an insured person is entitled to Legal Aid.
- ✗ Motor Consumer Dispute claims less than £100 or in excess of £10,000.



## 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?

- ✓ 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 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 the 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.