

Motor Legal Protection Insurance Insurance Product Information Document

Company: Legal Protection Group Limited

Product: Motor Legal Protection



This insurance is:

- Arranged and managed by Legal Protection Group Limited, registered in England and Wales number 10096688. An appointed representative of Eldon Insurance Services Limited, who are authorised and regulated by the Financial Conduct Authority (FCA No. 477112)
- Underwritten by International Insurance Company of Hannover SE, registered in Germany number HRB 211924. Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority (FCA No. 659331).

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect. Please note, all amounts shown below include any applicable tax.

What is this type of insurance?

Motor Legal Protection is a legal expenses insurance contract which provides insured legal representation following a non-fault motor accident or a motor prosecution.

Standard cover

The following cover is included in all Motor Legal Protection policies.



What is insured?

Up to £100,000 legal costs and expenses for each insured incident.



What is not insured?

There is no cover for:

Uninsured Loss Recovery and Personal Injury

Following a non-fault road traffic accident, we will:

- ✓ recover uninsured losses to your vehicle and property;
- ✓ pursue compensation for death or bodily injury to you and any authorised driver or passenger;
- ✓ assist in applying to the Motor Insurers' Bureau if the responsible party cannot be traced or is uninsured;
- ✓ provide a replacement vehicle while your vehicle is being repaired.

- ✗ Claims where your vehicle is driven by anyone disqualified from driving, without a valid licence, insurance, MOT certificate, road tax or vehicle registration.
- ✗ Claims where the responsible party cannot be traced or is uninsured. We will choose the hire vehicle and decide the duration of hire.

Optional covers

The following covers are optional extensions which can be purchased in addition to the above standard cover and will be noted on your schedule if included.



What is insured?

Up to £100,000 legal costs and expenses for each insured incident.



What is not insured?

There is no cover for:

Motor Prosecution Defence

We will defend you (or any authorised driver) in a criminal prosecution for a motoring offence arising from the use or ownership of your vehicle

- ✓ We will defend you (or any authorised driver) in a criminal prosecution for a motoring offence arising from the use or ownership of your vehicle.

- ✗ Claims where your vehicle is driven by anyone disqualified from driving, without a valid licence, insurance, MOT certificate, road tax or vehicle registration.
- ✗ Fines, compensation, damages, penalties, or costs awarded against you.
- ✗ Parking or obstruction offences which do not result in penalty points

Motor Contract Disputes

We will pursue or defend disputes under a personal contract for:

- ✓ The purchase, sale or hire of your vehicle, its spare parts or accessories; or
- ✓ The service, repair or testing of your vehicle.

- ✗ Less than £250 in dispute.
- ✗ Claims where your motor insurer has cancelled, voided, refused to renew or declined a claim under that motor insurance policy.

Personal Legal Advice Helpline

- ✓ Confidential telephone legal advice on personal legal matters under UK, Isle of Man or Channel Islands law.

- ✗ Helplines are available 24-hours a day but in some cases we may need to call you back.

Counselling Helpline

- ✓ Confidential telephone counselling on matters causing distress.

- ✗ Any costs incurred in using onward referral services.



Are there any restrictions on cover?

There is no cover under this policy for:

- any circumstances which you were aware of before the start date of this insurance; or
 - any costs incurred before we have accepted your claim or which we have not authorised in advance.
- This is a claims-made policy, which means all claims must be reported to us while your policy is in force or within 14 days of its expiry. There must always be more than a 50% chance that any claim will have a successful outcome. We will choose the vehicle hire company and decide the duration of hire. You must satisfy the vehicle hire company's age and licencing requirements and terms and conditions of hire. We will always select the legal representative to assist with your claim. If proceedings are issued or if there is conflict of interest, you may choose your own legal representative providing they agree to our standard terms of appointment, including charging rates.



Where am I covered?

For replacement vehicle hire:

- ✓ England and Wales, mainland Scotland and Northern Ireland, the Isle of Man, Jersey and Guernsey.

For all other insured incidents:

- ✓ the European Union, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.



What are my obligations?

You must:

- keep to the terms and conditions of the policy;
- take reasonable precautions to minimise claims and unnecessary costs;
- supply LPG and your legal representative with honest and accurate information when asked to do so;
- co-operate fully with LPG and your legal representative;
- notify LPG of any claim as soon as reasonably possible.



When and how do I pay?

If you decide to take out Motor Legal Protection Insurance, the premium is payable to your broker, who will provide you with their full payment terms and conditions.



When does the cover start and end?

Unless otherwise agreed, your cover will last for one year.



How do I cancel the contract?

You can cancel this policy by notifying your broker within 14 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full. You can cancel at any other time by giving your broker 7 days' notice. Providing no claims have been made during the current period of insurance, you will receive a pro-rata refund for the remaining time on cover and your broker may apply additional charges.

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