

Rossborough Motor Legal Expenses

Insurance Product Information Document

Company: Arc Legal Assistance Limited registered in England & Wales and is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

Product: Motor Legal Protection

This document gives a summary of the main features of your insurance policy. It is not based on individual needs and so might not provide the right cover for you. Full details are provided in other documents.

What is this type of insurance?

Motor Legal Protection provides insurance to cover up to:

- £1,000 for claims under the Vehicle Cloning section of cover;
- £25,000 for claims under the Motor Prosecution Defence and Motor Contract sections of cover; and
- £100,000 for claims under the Personal Injury and Uninsured Loss Recovery sections of cover

for advisers' costs for certain types of legal action(s) as set out in this document, your policy wording and your insurance schedule.



What is insured?

We'll cover a legal advisers' costs to help you pursue or defend a claim in the following situations:

- ✓ **Personal Injury:** To pursue damages claims against those whose negligence has caused your injury or death as a result of a road traffic accident.
- ✓ **Uninsured Loss Recovery:** To pursue damages claims against those whose negligence has caused you to suffer loss of your insurance policy excess or other out of pocket expenses as a result of a road traffic accident.
- ✓ **Motor Prosecution Defence:** To defend a legal action in respect of a motoring offence, which is a result of your use of the vehicle.
- ✓ **Motor Contract:** To pursue or defend a legal action relating to a dispute over a contract for the sale or purchase of goods or services relating to the vehicle including the vehicle itself.
- ✓ **Vehicle Cloning:** To defend a legal action arising from the use of the vehicle's identity by another person or organisation without your permission.



What is not insured?

The policy does not provide cover for:

- ✗ Events that started before the policy began.
- ✗ Any legal action if there are no prospects of success. This is where you do not have a 51% or higher chance of winning the case and achieving a successful outcome.
- ✗ Where your claim falls below the Small Claims Court Limit, we will not cover costs that exceed the amount of damages being claimed.
- ✗ Any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.



Are there any restrictions on cover?

- ! **Your Own Advisers' Costs:** Once court proceedings are issued, or if a conflict of interest arises; you are welcome to use your own legal representative, but we will not cover any costs in excess of our standard advisers' rates.
- ! **Withdrawn Claims:** If you withdraw from the legal action without our consent, you are responsible for any advisers' costs.



Where am I covered?

- ✓ Claims which happen in, or where proceedings are brought in:
- ✓ **Personal Injury & Uninsured Loss Recovery:** United Kingdom, Channel Islands, Isle of Man, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco) Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein).
- ✓ **All other sections of cover:** The United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- You must tell us about a claim as soon as possible once you become aware of the insured event and no later than 180 days after you become aware of the insured event.
- You must give us, at your own expense, all of the information which we need to decide whether a claim will be accepted.
- You will supply all information asked for by the adviser and us.
- You must get our agreement before incurring any legal advisers' costs.

**When and how do I pay?**

This insurance is arranged by your insurance adviser. Please refer to the documents given to you when you take out this insurance to understand when and how you pay for this insurance.

**When does the cover start and end?**

Please look at your schedule which will show when the insurance cover starts and ends. It will also tell you how your insurance is renewed.

**How do I cancel the policy?**

If you have taken out this insurance as an optional add-on, you can cancel this insurance at any time by contacting your insurance adviser and giving 14 days' notice. If you do this within 14 days of taking out this insurance, you will get a full refund of the premium provided you have not already made, and do not intend to make, a claim against the insurance. If you cancel at any time after the first 14 days, you will get a refund of premium less an amount for the time we have already provided cover as long as you have not made, and do not intend to make, a claim.

If this insurance is provided automatically as part of your main insurance contract, it cannot be cancelled on its own. For details on how to cancel your main insurance contract please contact your insurance adviser.

More information about your cancellation rights, any applicable administration charges and the reasons we can cancel the policy is included with your policy documents.