

Motor Legal Expenses Plus & Replacement Vehicle Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited

Product: Motor Legal Expenses Insurance

Financial
& Legal

Financial & Legal Insurance Company Limited is registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202915). This document provides a summary of the main policy coverages and exclusions and is not personalised to your specific needs.

What is this type of insurance?

This is a claim made, Motor Legal Expenses Insurance Policy which is designed to assist you in the pursuit of certain legal rights.



What is insured?

- ✓ **Recovery of Losses:** Covers the costs and expenses in relation to the pursuit of legal proceedings against the party at fault.
- ✓ **Defence of a Criminal Prosecution of a Motoring Offence:** To defend you in the event you are prosecuted for a motoring offence.
- ✓ **Motor Vehicle Contract Disputes:** To pursue or defend a dispute relating to use or ownership of the insured vehicle.
- ✓ **Vehicle Cloning:** To defend you in civil or criminal proceedings arising from the use of the insured vehicle's identity by a third party.
- ✓ **Illegal Clamping and Towing:** To pursue the recovery of illegal clamping or towing fees relating to the insured vehicle.
- ✓ **Unenforceable Parking Fines:** To pursue an appeal against and unenforceable parking fine.
- ✓ **Motor Insurance Database Disputes:** To defend you in a dispute concerning the Motor Insurance Database.
- ✓ **Licence Protection:** To defend you following the suspending, revoking, altering the terms of or refusal to renew your driving licence.
- ✓ **Emergency Hire Vehicle:** If the insured vehicle is unavailable to use due to a fault, theft or attempted theft, fire or vandalism incident, we will provide you with a replacement hire vehicle up to a maximum of 14 days.

Please refer to Your Policy Wording for full terms and conditions.



What is not insured?

- ✗ Any costs incurred before a claim is made and any costs and expenses which we do not authorise.
- ✗ Any claim or incident which you knew about, or ought to have known about before the commencement of this policy.
- ✗ You are responsible for the first £100 of costs and expenses in the event of a claim in respect to Defence of a Criminal Prosecution of a Motoring Offence.
- ✗ Any claim which involves actual or alleged dishonesty or violence by you or a statement which is overstated, false or fraudulent.



Are there any restrictions on cover?

- ! **Reasonable Prospects:** There must be more than a 50% chance of recovering damages, defending a claim or prosecution or obtaining a legal remedy.
- ! **Limit of Liability:** The maximum amount payable for costs and expenses per claim is £100,000.
- ! **Aggregate Limit of Liability:** The maximum amount payable for costs and expenses in respect to all claims in any one Period of Insurance is £200,000.
- ! **Emergency Hire Vehicle:** The vehicle will be provided for up to a maximum of 14 days.



Where am I covered?

- ✓ The policy will cover you in United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

- You must report a claim during the Period of Insurance and immediately you become aware of circumstances which may give rise to a claim.
- You must provide us with full and accurate information.
- You must cooperate fully with us and provide within a reasonable time, any requested information and documentation we ask for.
- You must observe the terms and conditions under the policy.

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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 if required



When does the cover start and end?

Your policy covers you for up to 12 months from the date you request your policy to be started. The dates will be referenced on your Certificate of Insurance.



How do I cancel the contract?

You may cancel your policy within 14 days of its inception without any premium charge provided there have been no claims. Thereafter, you may cancel the policy at any time however no refund of premium will be available. If you cancel the policy, you must write to the person who sold you the policy.