

# Motor Legal Expenses Insurance

Insurance Product Information Document

Company: S&G Response



Product: Motor Legal Protection

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## What is this type of insurance?

Motor Legal Protection Insurance is designed to assist you in relation to costs and expenses in relation to the pursuit of legal proceedings for a non-fault accident claim including recovery of any incurred Hire Charges or Repair Costs or other damages from a third party where no other insurance policy will cover your losses, as long as there is a more than 50% chance that your claim will succeed.



### What is insured?

- ✓ **Recovery of Losses** - Covers the costs and expenses in relation to the pursuit of legal proceedings against the party at fault.

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



### What is not insured?

- ✗ **Prior Costs and Expenses** - Any costs incurred before a claim is made and any costs and expenses which we do not authorise.
- ✗ **Prior Claims** - Any claim or incident which you knew about, or ought to have known about before the commencement of this Policy.
- ✗ **Dishonesty, Violence and Fraud** – 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.
- ! **Solicitor / Legal Representative** – If you choose an alternative solicitor or representative in relation to a claim under this policy, we will not pay the first 10% of the costs and expenses.
- ! **Excess** – Please refer to your Certificate of Insurance for full details.



## Where am I covered?

- ✓ United Kingdom, Channel Islands and Isle of Man.



## What are my obligations?

- **Advice** - You must follow the advice of the advice line at all times.
- **Cooperation** - You must cooperate fully with Us and provide within a reasonable time any requested information and documentation we ask for.



## 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 a maximum of 12 months from the date you request your Policy to be started. The dates will be shown on your Certificate of Insurance.



## How do I cancel the contract?

- You have the right to cancel this Policy;
  - Within 14 days of its inception without any premium charge provided that there have been no claims.
  - At any other time, however no refund of premium will be available.