

# Motor Legal Protection

## Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited Product: All Broker Services Motor Legal Protection

Financial & Legal Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register no 202915

This summary includes the main features and significant exclusions and limitations of the policy. It is important that you read the policy document which contains the full terms and conditions of the policy.

### What is this type of Insurance?

This policy of insurance provides legal fees and expenses up to the limit of indemnity in respect of claims arising as a direct result of a road traffic accident and claims for compensation arising out of damage to the insured vehicle caused by a road traffic accident, whilst the insured vehicle is being driven by, or in the custody or control of you, or a named driver.



#### What is insured?

Cover provided up to a standard limit of indemnity of £100,000.

- ✓ Your opponents' legal costs if the proceedings are unsuccessful.
- ✓ Legal expenses incurred on your behalf by your solicitor if proceedings or negotiations are unsuccessful.
- ✓ Disbursements incurred on your behalf in pursuit of your claim, e.g. court fees or expert report fees such as for engineer reports. If the case fails, the policy will pay these to your solicitor.



#### What is not insured?

- ✗ Where your motor insurers are entitled to repudiate the motor insurance policy or refuse indemnity for any reason.
- ✗ Legal costs and expenses if we consider it is unlikely a reasonable settlement will be obtained or that an offer received from a third party is a reasonable settlement of your claim.
- ✗ Claims arising from an incident prior to the commencement of the period of insurance.
- ✗ You withdraw instructions from your solicitor or withdraw from the legal proceedings without our prior written agreement.
- ✗ Where at the time of the insured incident you did not hold a current driving licence or were disqualified from driving, the insured vehicle was not road worthy or was being driven unlawfully or where the insured vehicle was being used for racing, rallies, competition or trials of any kind.



#### Are there any restrictions on cover?

- ! Claims arising from your personal Injury or death.
- ! You fail to co-operate with us and your solicitor.
- ! You have provided false or misleading or fraudulent information to us and your solicitor.
- ! Claims not reported to us in writing within 14 days.
- ! Claims that occur outside the territorial limits.
- ! Where we do not feel there are reasonable prospects of success.



#### Where am I covered?

- ✓ Legal proceedings, whether issued or not, in Great Britain, Northern Ireland, Isle of Man and the Channel Islands.



#### What are my obligations?

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Do not do anything which in our opinion may prejudice your case.
- Observe and fulfil the terms, provisions and conditions of the policy.
- You must accept our choice of solicitor up to the time proceedings are to be issued.



#### When and how do I pay?

The premium is paid to your sales agent at the same time as taking out or renewal of motor insurance.



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

Cover begins and expires on the same date as your current motor insurance policy, but cannot exceed 12 months.



#### How do I cancel the contract?

You have the right to cancel any policy of insurance within 14 days of the issue date by contacting your sales agent who will refund to you any premium you have paid and we will recover from you any payments we have made.