

## Insurance Product Information Document (IPID)

Company: Licence Defence Limited

Product: Motor Prosecution Defence

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

### What is this type of insurance?

Motor Prosecution Defence provides insurance to cover up to £25,000 for advisers' costs for certain types of legal action(s) as detailed 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:

- ✓ **Motor Prosecution Defence:** Advisers' costs to represent you in a legal action in respect of a motoring offence, arising from your use of the vehicle.



#### What is not insured?

The policy does not provide cover for:

- ✗ **Pre-inception incidents:** We won't cover events that started before the policy began.
- ✗ **Prospects of success:** We won't cover any legal action if there are not prospects of success. This is where the likelihood of winning is less than 50%.
- ✗ **Minimum amount in dispute:** We won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you other than in relation to Uninsured Loss Recovery claims.
- ✗ **Conflicts:** We will not cover any costs covered by another insurance policy.
- ✗ **Approved Costs:** We will not cover 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 in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- ! **Withdrawn claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.



#### Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in Great Britain, Northern Ireland, Channel Islands and the Isle of Man.



### What are my obligations?

- You must notify claims as soon as reasonably possible once you become aware of the insured incident and within no more than 180 days of you becoming aware of the insured incident.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us.
- You must gain our consent before incurring any legal advisers' costs.



### When and how do I pay?

You can pay for your insurance in one lump sum with a debit / credit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



### When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your policy schedule.



### How do I cancel the policy?

You can cancel the policy at any time by calling us on **0330 053 9572** or writing to us at **Licence Defence Limited, 8 Princes Parade, Princes Dock, Liverpool, L3 1DL**

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

## To make a claim

You should telephone **0330 024 1727** and quote **“LICENCE DEFENCE”** and your reference number to obtain advice.

## Complaints

It is the intention to give you the best possible service but if you are unhappy with the service that has been provided, you should contact us on the address below.

Licence Defence Limited, 8 Princes Parade, Princes Dock, Liverpool, L3 1DL.

Tel: 0330 053 9572

Email: [customerservice@licencedefence.com](mailto:customerservice@licencedefence.com)

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Tel: 080 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org](mailto:complaint.info@financial-ombudsman.org)

The above complaints procedure is in addition to your statutory rights as a customer.