



Motor Legal Protection

Key Facts Summary



POLICY SUMMARY AND OTHER IMPORTANT INFORMATION

This is a summary of the cover provided under Motor Legal Protection. It does not contain full details of policy terms, exclusions and conditions. For full details of this insurance please refer to the policy wording, a copy of which is available to you on request.

Please note: the information which follows is a description of the standard covers provided by this insurance which can change due to selection of covers and any endorsements which may be applied.

Type of insurance	Motor Legal Protection is a legal expenses insurance contract designed to help you recover losses not covered under your motor insurance cover following a motor accident which was not your fault. Cover also provides defence against motoring prosecutions relating to the ownership of your vehicle.
Who provides this insurance	Legal Protection Group Limited, who administer and manage this insurance on behalf of the insurer, International Insurance Company of Hannover SE.
How long does the cover last	Unless otherwise agreed, this insurance will remain in force for 12 months from the date of commencement and for any period for which you renew this insurance (as long as the premium is paid).
Territorial limit	<p>a) For insured incident 1 d) Replacement Vehicle Hire – England and Wales, mainland Scotland and Northern Ireland, the Isle of Man, Jersey and Guernsey.</p> <p>b) For all other insured incidents – the European Union, the Isle of Man, the Channel Islands, Norway and Switzerland.</p>
Choice of law	Unless otherwise agreed by us in writing, this insurance is governed by the laws applying to England and Wales.

Features and benefits	Significant exclusions or limitations	Where to look in the policy wording
The insurer will pay legal costs and expenses and, where applicable, replacement vehicle hire costs, up to the limit of indemnity, for the insured incidents listed below.	The most the insurer will pay for any one insured incident arising at the same time or from the same originating cause is £100,000.	Meaning of words and terms – limit of indemnity
	We will not cover any event or dispute you were aware of before this insurance started.	General exclusions applying to the whole policy 1)
	The insurer will not pay any costs incurred before we have accepted your claim or costs which we have not authorised in advance.	General exclusions applying to the whole policy 2 a)
	There must always be more than a 50% chance that your claim will have a successful outcome.	Meaning of words and terms – reasonable prospects of success
We will select an appointed adviser of our choice to deal with your claim. Where it is necessary to issue legal proceedings or if a conflict of interest arises, you are free to nominate a legal representative of your choice.	Your chosen legal representative must agree to our standard adviser's terms of appointment and the most the insurer will pay is no more than the amount that would have been paid to our own choice of appointed adviser.	General conditions applying to the whole policy 2 c)

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Features and benefits	Significant exclusions or limitations	Where to look in the policy wording
Insured incident 1 – Uninsured Loss Recovery and Personal Injury		
<p>In the event of a non-fault road traffic accident involving your vehicle:</p> <p>a) recovery of uninsured losses following damage caused to your vehicle and/ or any personal property in or on it;</p> <p>b) obtaining compensation following death or bodily injury to you or any authorised driver or passenger;</p> <p>c) assistance in applying to the Motor Insurers' Bureau if the responsible party cannot be traced or is uninsured;</p> <p>d) a replacement vehicle for the period that your vehicle cannot be driven if it needs to be repaired.</p>	<p>Claims where your vehicle is being driven by anyone who was disqualified from driving, did not have a valid licence or insurance or where your vehicle did not have a valid MOT certificate, road tax or vehicle registration.</p>	General exclusions applying to the whole policy 3)
	<p>The party responsible must have valid insurance and must be identified or traced.</p>	What you are covered for d) Please note that (i)
	<p>We will choose the vehicle hire company and decide the duration of the hire period.</p>	What you are covered for d) Please note that (ii)
	<p>You must be able to satisfy the hire company's age and licensing requirements and abide by the terms and conditions of the hire.</p>	What you are covered for d) Please note that (iii)
Insured incident 2 - Motor Prosecution Defence		
<p>Defending you, or any authorised driver, in a criminal prosecution for a motoring offence arising from the use of your vehicle.</p>	<p>Claims where your vehicle is being driven by anyone who was disqualified from driving, did not have a valid licence or insurance or where your vehicle did not have a valid MOT certificate, road tax or vehicle registration.</p>	General exclusions applying to the whole policy 3)
	<p>Fines, compensation, damages or penalties awarded against an insured person including any costs the insured person is ordered to pay by a criminal court.</p>	General exclusions applying to the whole policy 5)
	<p>Parking or obstruction offences which do not result in penalty points.</p>	What you are not covered for (i)
Helpline Services		
<p>Personal Legal Advice Helpline Provides confidential telephone legal advice on personal legal matters under UK, Isle of Man or Channel Islands law.</p>	<p>Helplines are available 24-hours a day but in some cases we may need to call you back.</p>	Helpline Services
<p>Counselling Helpline Provides confidential telephone counselling on matters causing distress.</p>	<p>Any costs incurred in using onward referral services are not covered.</p>	Helpline Services – Counselling Helpline

Important note: This policy excludes certain situations and circumstances and it is important that you read the policy wording to ensure you are familiar with its terms and conditions and that it meets your demands and needs. If you have any queries over the suitability of this cover and its terms and conditions, then please contact your insurance adviser.

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Cancellation rights

You can cancel this insurance within 14 days of taking it out, or within 14 days of receiving your policy documents, whichever is later. You will be entitled to a full refund of premium paid as long as no claims have been made. At all other times you or we can cancel this insurance subject to 7 days' notice. Subject to the terms of business between you and the person who sold you this insurance, you may be entitled to a partial refund as long as no claims have been made in the current period of insurance.

If there is evidence of a fraudulent or exaggerated claim, we can cancel this insurance from the date of the alleged claim and can recover any sums paid in respect of that fraudulent or exaggerated claim. No refund of premium will be payable.

Full details of cancellation rights can be found in the policy wording.

What to do if you need to make a claim

If you are aware of any circumstances which could give rise to a claim under this insurance, you must contact our claims reporting line shown on your policy wording as soon as possible. You may need to complete a claim form and provide additional information in support of your claim.

This is a claims made insurance which means that claims must be notified to us during your period of insurance or within 14 days after the expiry date if this insurance is not renewed.

Under no circumstances should you instruct your own lawyer or legal representative or incur any costs before we have accepted a claim as the insurer will not pay any costs incurred without our agreement.

Full details of the claims procedure can be found in the policy wording.

The insurer

This insurance is underwritten by International Insurance Company of Hannover SE who are registered in Germany, registration number HRB 211924.

Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany, acting through its UK branch whose office is located at: 10 Fenchurch Street, London EC3M 3BE, United Kingdom.

Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority (FCA No. 659331).

Financial Services Compensation Scheme

The insurer is covered by the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if they cannot meet their obligations. This will depend on the circumstances of the claim.

Further information about the compensation scheme arrangements can be found on the FSCS website at www.fscs.org.uk

What to do if you have a complaint

We will at all times endeavour to provide you with a high level of service. However, if things go wrong and you are not happy with our standard of service, please let us know:

Email: complaints@legalprotectiongroup.co.uk

Phone: **0333 700 1040**

Post: **Customer Service Department,
Legal Protection Group Limited,
Lysander House,
Catbrain Lane, Cribbs Causeway,
Bristol BS10 7TQ**

If we are not able to resolve your complaint to your satisfaction, then you can contact the Financial Ombudsman Service as long as you are eligible to complain:

Email: complaint.info@financial-ombudsman.org.uk

Phone: **0800 023 4567** (free from a landline) or **0300 123 9123** (free from some mobile phones)

Post: **Financial Ombudsman Service,
Exchange Tower, London E14 9SR**

You can also visit their website

www.financial-ombudsman.org.uk

and follow the guidelines on how to complain.

Using the Financial Ombudsman Service does not affect your legal rights.

Full details of the complaints process can be found in the policy wording.

LEGAL PROTECTION GROUP LIMITED

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