



Motor Legal Protection

Product Brochure
and Key Facts Summary





MOTOR LEGAL PROTECTION

If you are involved in a motor accident which was not your fault, you may expect your motor insurance policy to pick up your out-of-pocket expenses. However, this is not always the case and there are a number of expenses, known as uninsured losses, which are not covered under your motor insurance policy, even if you have taken out comprehensive insurance for your vehicle.

Why do you need Motor Legal Protection?

Motor Legal Protection from Legal Protection Group can help you to recover your uninsured losses from the person responsible for the accident as well as covering the legal costs involved in pursuing claims following death or personal injury, or defending motoring prosecutions which arise from the ownership of your motor vehicle.

Motor Legal Protection covers up to £100,000 in legal costs and includes the appointment of a solicitor or barrister, costs of expert witnesses and court fees. The other side's costs are also covered if you are ordered to pay them by a civil court.

What do we cover?

- Recovery of uninsured losses
- Pursuit of claims following death or personal injury
- Assistance in applying to the Motor Insurers' Bureau
- Defence of motoring prosecutions
- Access to 24-hour telephone helpline services



LEGAL PROTECTION GROUP

We are a specialist provider of legal expenses insurance, legal services and emergency assistance products.

Legal Protection Group Limited was formed by a team of well-known legal protection insurance professionals with a wealth of knowledge and experience within the industry.

Our largest shareholder is Eldon Insurance Services Limited. Eldon has grown into a market-leading claims operation with diverse teams of dedicated insurance professionals leading the way in claims excellence and cutting edge technology.

Legal Protection Group Limited provides a wide range of products, with innovative features which are specifically designed to avoid some of the common challenges associated with legal protection insurance.

We are absolutely focused upon providing a first class product and claims service. Our management structure means that our clients will always be able to talk to a decision maker and as we are responsible for designing, pricing and servicing our insurance products, we can provide quick and effective decisions on all types of enquiry.

Our products are underwritten by International Insurance Company of Hannover SE (Inter Hannover), rated "AA-" (very strong) by Standard and Poor's and "A+" (superior) by A. M. Best.



THE COVER

Uninsured Loss Recovery and Personal Injury

If you are involved in a road traffic accident which was not your fault, we will help you recover financial losses which are not covered by your motor insurance policy. These losses can include:

- Your motor insurance policy excess
- Damage caused to your vehicle and to any personal property in or on it
- Obtaining compensation for death or bodily injury plus medical and rehabilitation expenses
- The cost of repairing your vehicle

- The costs of hiring a replacement vehicle if your vehicle cannot be driven and needs to be repaired
- Loss of earnings and expenses to attend court

If you are able to recover your losses and have proven that you had no responsibility for the accident, your motor insurer may reinstate your no claims bonus.

If the person responsible for the accident is uninsured or cannot be traced, we will provide you with assistance in making a claim for compensation from the Motor Insurers' Bureau.

Motor Prosecution Defence

The risk of losing your driving licence can have serious consequences, particularly if a clean licence is required for your job or you are reliant on your own transport. If you are involved in an incident whilst using your vehicle and are charged with a motoring offence, we will help to defend your legal rights.

Motoring prosecutions we can cover include:

- Speeding offences
- Parking or obstruction offences (not minor offences which do not attract penalty points on your licence)
- Using a vehicle with defective brakes
- Failing to comply with traffic light signals

Helpline Services

Motor Legal Protection not only provides you with assistance if you have a claim, it also gives you access to telephone helpline services which

provide advice and guidance on a wide range of issues.

Personal Legal Advice Helpline

This service provides you with 24-hour access to qualified advisers who can provide you with advice on issues under UK, Isle of Man and Channel Islands law including:

- Rights and responsibilities when buying or selling a car

- Penalties for motoring offences and any possible defences
- Appealing Fixed Penalty Notices or Penalty Charge Notices
- What to do if you are involved in a road traffic accident

Counselling Helpline

This service provides you with 24-hour access to qualified counsellors who can give confidential guidance on matters causing stress and anxiety

including bereavement or the psychological effects of being involved in a motor accident.

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, authorised under a binding authority agreement to administer 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	This insurance is governed by the laws applying to the part of the United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands where you live.

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)

POLICY SUMMARY AND OTHER IMPORTANT INFORMATION

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.

POLICY SUMMARY AND OTHER IMPORTANT INFORMATION

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. You will be entitled to a pro-rata 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:

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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