

Legal Expenses Insurance

Insurance Product Information Document

Company: Financial and Legal Insurance Company Limited

Product: Legal Expenses Insurance

Financial and Legal Insurance Company Limited, registered in England and Wales number 03034220. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (Reg No: 202915) and the Prudential Regulation Authority

This document provides a summary of the key information relating to this insurance policy and should be read in conjunction with your full policy documentation to ensure you understand the full terms and conditions that apply.

What is this type of Insurance?

If you are involved in a traffic accident that wasn't your fault, legal expenses insurance provides cover to help you recover any losses that are not covered by your vehicle insurance policy from the person at fault for the accident. It also provides cover for legal costs if you are prosecuted for a motoring offence.



What is Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✓ Uninsured Loss Recovery and Personal Injury.
- ✓ We will pay for legal expenses (including opponents costs) following a non-fault accident involving the insured vehicle, to recover the insured person's uninsured losses for:
 - Loss or damage to the insured vehicle
 - Loss or damage to personal property whilst in the vehicle
 - Death or injury to an insured person while travelling in or on the insured vehicle
 - Any other uninsured losses incurred as a result of the incident e.g. your Policy excess, hire vehicle charges, loss of earnings
- ✓ Free Motor Legal Helpline.
- ✓ Motor Prosecution Defence
 - Legal defence if you are prosecuted for a motoring offence
- ✓ Telephone Helplines:
 - Legal Advice
 - Tax Advice
 - Health and Medical Information Service
 - Counselling Service



What is not Insured?

- ✗ Legal expenses more than £100,000.
- ✗ Legal expenses where we believe the insured person's claim does not have a reasonable chance of success.
- ✗ Legal expenses where we believe the costs to pursue the insured person's claim are not in proportion to the expected benefit.
- ✗ Claims reported more than 120 days after the date of the incident.
- ✗ Claims for incidents outside of the territorial limits
- ✗ Legal expenses incurred prior to notification of the claim to us.



Are there any restrictions on cover?

! The use of your own legal representative. We will appoint a legal representative for you. You may only choose your own legal representative when legal proceedings start or if there is a conflict of interest.



Where am I covered?

United Kingdom, EU, EEA, Andorra, Isle of Man, Channel Islands and Switzerland.



What are my obligations?

- You must co-operate fully with the legal representatives we appoint for you.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any accident, injury, loss or damage as soon as possible – so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery.



When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your insurance intermediary for full details.



When does the cover start and end?

This policy will run concurrently with your vehicle insurance policy for a maximum of 12 months from the start date shown on your schedule, unless it is cancelled by us or by you before then. If your vehicle insurance is cancelled all cover under this policy will also end.



How do I cancel the contract?

If you decide to cancel your Legal Expenses policy, you must contact your insurance intermediary

Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable