

Motor Legal Expenses Insurance

Insurance Product Information Document

Company: Allianz Legal Protection

Product: Motor Legal Expenses

Allianz Legal Protection is a trading name of Allianz Insurance plc (Registered in England No. 84638), Registered office address: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849

This is a brief summary of your insurance policy. It doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents.

What's this type of insurance?

This is a Motor Legal Expenses insurance policy that covers legal costs to recover losses not covered by your motor insurance and to pursue compensation for personal injury following a road traffic accident that wasn't your fault. Cover is also provided for legal costs to defend prosecutions arising from a motoring offence.



What's insured?

Cover for legal costs of up to £100,000 for:

- ✓ Pursuit of compensation for personal injury if you and your passengers are involved in a road traffic accident that wasn't your fault
- ✓ Recovery of losses for you and your passengers that aren't covered by your motor insurance policy, including:
 - Policy excess
 - Personal possessions
 - Out of pocket expenses
 - Car hire
- ✓ Defence costs if you're prosecuted over a driving offence

Also provides:

- ✓ 24/7 legal helpline



What's not insured?

- ✗ An accident that was your fault
- ✗ If the incident occurred before the start of the policy
- ✗ Any expenses incurred before your claim is accepted
- ✗ Stress, psychological or emotional injury unless it arises from suffering physical injury
- ✗ Fines for motoring or criminal offences and parking offences



Are there any restrictions on cover?

- ! There must be a 51% chance or better of winning the case and achieving a positive outcome
- ! No cover provided where something you do, or fail to do, prejudices your position or the position of the underwriters
- ! No cover if you were disqualified from driving, did not hold a valid driving licence or the vehicle didn't have a valid MOT certificate or road fund licence or comply with any laws relating to its ownership or use, at the time of the incident



Where am I covered?

- ✓ This policy covers you in Great Britain, Northern Ireland, the Isle of Man and Channel Islands
- ✓ When driving abroad, the same level of cover as you have in the UK applies for up to 90 consecutive days in any country that's a member of the EU, plus Iceland, Norway, Switzerland, Liechtenstein, Andorra and Serbia



What are my obligations?

- You're required to keep to the conditions shown in your full policy documentation. Some examples of these are:
 - You must tell us about the incident as soon as possible and within 180 days
 - You must supply, at your own expense, all the information we reasonable ask for, so that we can decide whether a claim can be accepted.
 - If you've chosen to use your own legal representative you are responsible for any advisers' costs in excess of our instructed advisers' costs



When and how do I pay?

You can pay your premium annually by credit/debit card or, if eligible, you can pay by direct debit.



When does the cover start and end?

Subject to payment, your cover will start and end on the dates shown in your policy schedule.



How do I cancel the contract?

Contact us if you want to cancel the policy.

- If this is within the 14 day cooling off period, we'll refund the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable non-refundable fees
- If you or we cancel the policy at any other time, we'll refund part of the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable after 14-day cancellation fee and any other non-refundable fees

If your policy is cancelled your insurer won't refund the premium where a non-recoverable claim has been made during the period of cover.