

Motor Legal Expenses Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Ltd Product: Motor Legal Expenses

This Motor Legal Expenses Insurance policy has been arranged by On Insurance, a trading name of On Hire Limited. On Hire Limited is authorised and regulated by the Financial Conduct Authority, number 480928. Registered in England & Wales under Company number 03916876. The insurance is underwritten by Financial & Legal Insurance Company Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, number 202915. Registered in England & Wales under Company number 03034220.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This policy of insurance provides cover for legal costs and expenses up to the policy limit in respect of claims for personal injury and compensation for damage caused by a third party in the courts of the separate jurisdictions of Great Britain and Northern Ireland arising out of a road traffic accident in which you were involved.



What is insured?

- ✓ Uninsured loss recovery - costs for making a claim for damages in respect of death or bodily injury and/or uninsured losses incurred, sustained by you in a road traffic accident. The total amount we will pay in any one given period of insurance will be £100,000.
- ✓ Legal costs and expenses that you may be liable to pay to another party in making a claim for damages or compensation for bodily injury.
- ✓ An accident helpline is included, so for advice on any motoring accident, please telephone 0330 303 0021, quoting Master Certificate Number MOTLEI/AL/10/16.



What is not insured?

- ✗ Costs where we feel that it is unlikely that a reasonable settlement will be obtained, or the amount in dispute is disproportionate to the time and legal costs involved in its pursuit.
- ✗ Legal costs and expenses which were incurred without our prior written authorisation or they were incurred as a result of a significant default or delay on your part.
- ✗ Such legal costs and expenses for claims which arise from a criminal act or omission.
- ✗ Claims for more than the limit of indemnity, as shown as £100,000 in any one period of insurance.
- ✗ Applications for judicial review or in respect of the Human Rights Act, or proceedings forming part of a group or multi-party action.



Are there any restrictions on cover?

- ! The claim must be within the jurisdiction of the courts of Great Britain and Northern Ireland.
- ! You must use a representative or solicitor nominated by us



Where am I covered?

- ✓ Cover is provided for you within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

We hope you are happy with the cover this policy provides; however, you have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed 'cancellation'. The insurer may cancel this policy at any time, by giving 7 days notice.

Making a Claim

If you have a claim, please telephone us on 0330 303 0021 quoting master Certificate Number MOTLEI/AL/10/16 as soon as possible to tell us about it.

Complaints

We care about the service we provide to you and we make every effort to maintain the highest possible standards. If you have any questions about the policy, please ask us. Please have this document available so that we can deal with Your enquiry speedily. Although we set ourselves high standards, if we do not meet your expectations and you are dissatisfied in some way we would like to know. If you follow the guidelines below, your complaint will be dealt with in the most effective way possible.

Any complaints about this policy or related services should, in the first instance, be made to the Customer Services Manager, On Insurance, 50 Heaton Road, Newcastle upon Tyne NE6 1SE or by telephoning 0345 543 9931. A copy of their complaint procedure may be supplied upon request.

If you remain dissatisfied with our handling of and response to the complaint You refer the matter to Financial Ombudsman Service (FOS), depending on the nature of the complaint and whether it should be properly be directed against us or another party. Contact details and full complaints procedure can be found in the Policy Wording

What happens if we can't meet our liabilities?

In the event that Financial and Legal Insurance Company Limited, the underwriters of this insurance, is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information can be found in the policy wording under the heading 'Compensation Scheme'