



**Business Choice Direct**  
Insurance Services

# Motor Legal Protection

*Insurance Product  
Information Document*

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# Motor Legal Protection Insurance

## Insurance Product Information Document

Company: Legal Protection Group Limited

Product: Motor Legal Protection

This insurance policy is:

- administered and managed by Legal Protection Group Limited, registered in England and Wales, company number 10096688. Legal Protection Group Limited (firm reference number 749446) is an appointed representative of Riviera Insurance Services Limited (firm reference number 786116). Riviera Insurance Services Limited is authorised and regulated by the Financial Conduct Authority
- underwritten by Financial & Legal Insurance Company Limited, 5400 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GQ. Registered in England under Company No. 0304220. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Reference Number 202915.

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 the person who sold you this insurance policy as soon as possible if any of the information is incorrect. Please note, all amounts shown below include any applicable tax.

## What is this type of insurance?

**Motor Legal Protection** is a legal expenses insurance contract which provides access to legal advice and insurance cover for legal costs and expenses to recover losses not covered under your motor insurance cover following a non-fault motor accident, as well as motoring prosecutions relating to the use or ownership of your motor vehicle, subject to the terms and conditions of your policy.



### What is insured?

- ✓ Legal costs and expenses up to £100,000 per insured incident for:

#### Uninsured Loss Recovery and Personal Injury

Following a non-fault road traffic accident involving your vehicle:

- ✓ recovery of losses not covered under your motor insurance including:
  - damage caused to your vehicle and/or personal property in or on it;
  - your motor insurance policy excess;
  - the cost of repairing your vehicle;
- ✓ obtaining compensation following death or bodily injury to the driver or passengers;
- ✓ assistance in applying to the Motor Insurers' Bureau if the other party cannot be traced or is uninsured;
- ✓ providing a replacement vehicle if your vehicle cannot be driven and needs to be repaired.

#### Motor Prosecution Defence

- ✓ Defending you, or any authorised driver, in a criminal prosecution for a motoring offence arising from the use or ownership of your vehicle.

#### Personal Legal Advice Helpline

- ✓ Confidential telephone advice on personal legal matters under UK, Isle of Man or Channel Islands law.

#### Counselling Helpline

- ✓ Confidential telephone counselling service on matters causing distress.



### What is not insured?

There is no cover for:

#### Uninsured Loss Recovery and Personal Injury

- ✗ Claims where your vehicle is being driven by anyone who was disqualified from driving, did not have a valid licence or insurance, or where the vehicle did not have a valid MOT certificate, road tax or vehicle registration.
- ✗ Replacement vehicle hire costs if the other party does not have valid insurance or cannot be traced.

#### Motor Prosecution Defence

- ✗ Claims where your vehicle is being driven by an insured person 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.
- ✗ Fines, compensation, damages or penalties awarded against an insured person including any costs the insured person is ordered to pay by a criminal court.
- ✗ Parking or obstruction offences which do not result in penalty points.

#### Counselling Helpline

- ✗ Any costs incurred in using onward referral services.



### Are there any restrictions on cover?

- ! There is no cover under this policy for any circumstances which you were aware of before the start date of this insurance.
- ! There is no cover under this policy for any costs incurred before we have accepted your claim or which we have not authorised in advance.
- ! This is a claims made policy 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.
- ! There must always be more than a 50% chance that any claim under this insurance will have a successful outcome.
- ! We will always select a legal representative of our choice to deal with your claim. If legal proceedings are issued or if there is a conflict of interest, you may choose your own legal representative. Your chosen legal representative must agree to our standard 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 legal representative.



### Where am I covered?

- ✓ **For Replacement Vehicle Hire:**  
England and Wales, mainland Scotland and Northern Ireland, the Isle of Man, Jersey and Guernsey.
- ✓ **For all other insured incidents:**  
The European Union, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.



## What are my obligations?

### An insured person must:

- keep to the terms and conditions of the policy;
- take reasonable precautions to minimise the risk of a claim occurring and not to incur any unnecessary costs;
- supply Legal Protection Group Limited and your legal representative with honest and accurate information when asked to do so;
- co-operate fully with Legal Protection Group Limited and with your legal representative;
- notify Legal Protection Group Limited of any claim as soon as reasonably possible, which must be during the period of insurance.



## When and how do I pay?

The premium for this insurance policy is payable to the person who is selling you this insurance policy before the intended start date (unless paid by monthly instalments).

The person who is selling you this insurance policy will confirm the total amount payable, payment dates and any available payment options.



## When does the cover start and end?

Unless otherwise agreed, your cover will last for one year, starting from the date specified in your policy schedule.



## How do I cancel the contract?

You can cancel this insurance policy by notifying the person who sold you this insurance policy within 14 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full.

You can cancel at any other time by giving the person who sold you this insurance policy 7 days' notice. Providing no claims have been made during the current period of insurance, you will be entitled to a partial refund for the remaining time on cover.

In the event of cancellation, the person who sold you this insurance policy may apply an administration charge. Please contact them for more information on any charges applied.