



cornmarket
insurance services

Claims Number
028 9032 2607

Motor Legal Protector

Motor Legal Protection Insurance

Insurance Product Information Document

Company: AmTrust Europe Limited

Registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 1229676.

Product: Motor Legal Protection Enhanced cover

This document contains some important facts about Motor Legal Protection Insurance with enhanced cover. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording.

Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

Motor Legal Protection provides insurance to cover up to £100,000 of your own legal advisor's costs, your own disbursements and where payable your opponent's costs for certain types of legal action(s) as detailed in your schedule.



What is insured?

We will cover a legal advisers' costs, your own disbursements and where payable your opponent's costs up to the limit of £100,000 to help you pursue a claim in the following situations:

- ✓ **Uninsured loss:** To make a claim for compensation if you suffer any uninsured financial losses in an accident that was not your fault.
- ✓ **Death or personal injury:** To make a claim for compensation for the personal injury or death of an insured person in an accident that was not your fault.
- ✓ **Motor prosecution defence:** To defend any prosecution brought against you in connection with your lawful use of the insured motor vehicle.
- ✓ **Motor consumer dispute:** To pursue or defend any claim:
 - arising out of the sale, purchase, hire purchase, or lease of the insured vehicle;
 - relating to the testing, servicing or repair of the Insured Vehicle where the amount is in dispute;
 - relating to the testing, servicing or repair of the Insured Vehicle excluding claims less than £100 or in excess of £5,000.
- ✓ **Pothole damage:** To pursue a relevant local authority for damage caused to the insured vehicle on a public highway as a consequence of a pothole.
- ✓ **Illegal clamping and towing**
- ✓ **Unenforceable parking fines**
- ✓ **Vehicle identity theft**
- ✓ **Legal Helpline:** This policy gives you access to a legal helpline that you can use to discuss any legal problem concerning you.



What is not insured?

- ✗ Events that started before the policy began.
- ✗ We will only cover a legal action if there are reasonable prospects of success.
- ✗ For uninsured loss claims only, cover is not provided for claims that would ordinarily be allocated to the small claims track.
- ✗ We will not cover claims if you or your opponent is uninsured or untraced, or if your motor insurer is entitled to avoid the motor insurance contract, if the vehicle was not road worthy or did not have a valid MOT at the time of the incident.
- ✗ We will not cover any claims relating to disputes with anyone else insured under the policy nor any costs covered by another insurance policy unless the limit of indemnity under that policy is exhausted.
- ✗ We will not cover any costs and expenses incurred before we confirm indemnity under this policy.
- ✗ We will not cover any claim or counterclaim made against you, or any appeal against any order made in the litigation.



Are there any restrictions on cover?

- ! **Your own advisers' costs:** You may instruct your own legal adviser, but we will not cover any costs in excess of our standard advisers' rates, any percentage uplift applied to own solicitors' costs or any fee charged based on a percentage of damages. The solicitor will have to sign our non-panel solicitor terms and conditions.



Where am I covered?

- ✓ The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, the European Union, Andorra, Iceland, Lichtenstein, Norway and Switzerland. Proceedings must be brought in the United Kingdom.



What are my obligations?

- You must notify claims as soon as reasonably possible once you become aware of the insured incident and within no more than 90 days of you becoming aware of the same. You must notify us immediately if you receive a notice of prosecution. If you suspect your vehicle identification has been stolen you must notify us immediately and report it to the Police within 12 hours.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You must take all steps to minimise your insured liability.
- You must gain our consent before incurring any legal advisers' costs.



When and how do I pay?

Please speak to your insurance advisor who will be able to advise you when and how to pay.



When does the cover start and end?

The cover starts from the date shown in your policy schedule and ends on the expiry date of the underlying policy of motor insurance in force in respect of the insured vehicle, which in no circumstances will exceed 12 months.



How do I cancel the contract?

You can cancel the policy at any time provided you haven't made a claim by calling Plantec Assist on 028 9032 2607 or writing to Plantec Assist at Customer Services, Plantec Assist Limited, Marshfield Bank, Crewe, Cheshire, CW2 8UY. If you cancel within the first 14 days and you have not made a claim we will refund the premium in full.

More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.