

Home Legal Protection Insurance



Insurance Product Information Document

Company: RAC Insurance Ltd

Product: Home Legal Protection Insurance

Provided by RAC Motoring Services (310208) and RAC Insurance Ltd (202737). Registered in England, United Kingdom; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This document provides a summary of the key information regarding your Home Legal Protection Insurance provided by RAC. Please refer to the full Home Legal Protection Insurance terms and conditions and your schedule for more information about your chosen cover.

What is this type of insurance?

Home Legal Protection Insurance provides insurance to cover up to £100,000 for legal costs for certain types of legal action(s) as detailed in this document and your policy wording.



What is insured?

- ✓ Cover up to £100,000 in legal costs for the following areas of cover;

Consumer Issues

- ✓ Following a breach of contract relating to the sale, purchase, servicing, repair or hire of personal goods and services.
- ✓ To pursue a claim relating to physical damage to your personal property at your home.

Personal Injury and Clinical Negligence

- ✓ To pursue legal proceedings against a third party following an accident resulting in your personal injury or death.
- ✓ To pursue legal proceedings for damages resulting from clinical negligence.

Employment Disputes and Employee Legal Defence

- ✓ To pursue legal proceedings following a breach of your employment rights or employment contract at an Employment Tribunal (or equivalent)
- ✓ To defend certain legal rights arising out of your work as an employee.

Property Issues

- ✓ To pursue legal action for nuisance, trespass or physical damage to your home.

Tax Disputes

- ✓ Legal costs to respond to a formal aspect or full enquiry into your personal tax position by HMRC.

Telephone Legal Helpline

- ✓ Advice relating to a private legal matter in the UK (non-insured benefit).



What's not insured?

- ✗ Claims that have less than a 51% chance of success.
- ✗ Any costs not approved by RAC in writing.
- ✗ Consumer issues relating to a lease, tenancy or licence to use land or a contract involving a financial services provider.
- ✗ Claims relating to the sale or purchase of your home.
- ✗ Claims relating to a vehicle owned by you or which you are legally responsible.
- ✗ Claims relating to contracts involving the construction or alteration of a building for your own use.
- ✗ Any claim for personal injury which is not caused by a sudden or specific incident or occurs gradually over time.
- ✗ Any claim for personal injury involving a motor vehicle where you were driving or being carried as a passenger.
- ✗ Employment claims which solely relate to the costs of a settlement agreement.
- ✗ Tax enquiries that relate to your business trade or profession.



Are there any restrictions on cover?

- ! RAC must choose the legal representative for your claim. If it becomes necessary to start legal proceedings or there is a conflict of interest you may submit a request to use your own legal representative.
- ! The amount that we will pay a law firm where they are acting as the legal representative is currently £120 per hour.



Where am I covered?

For all sections of cover, you are covered in Great Britain.



What are my obligations?

- You must let RAC know as soon as you are aware you need to claim.
- You must always keep any losses you incur to a minimum.
- You must co-operate and follow requests from RAC if you make a claim and comply with the full Terms and Conditions.



When and how do I pay?

You can pay in instalments (if offered and subject to payment eligibility) or in full with a credit or debit card. Monthly instalments will be due on the same date each month. .



When does the cover start and end?

Your cover will start on the date you select when you purchase the policy and will end on the dates detailed in your policy schedule.



How do I cancel the contract?

- You can cancel the policy at any time by contacting 1ST Central on 0333 043 2001.
- If you cancel within 14 days of receiving your policy documentation or the start date (whichever is the later), you will be entitled to a full refund providing you have not made any claims.
- If you the policy is cancelled outside of 14 days, no refund of premium will be payable.