# Motor Legal Expenses Insurance

## Insurance Product Information Document

**Company: Allianz Insurance plc  Product: Motor Legal Expenses Insurance**

Allianz Insurance plc (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance pie 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 is 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 is 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

✓ Defence costs if you're prosecuted over a driving offence.

✓ Defence costs where the insured vehicle has been seized due to incorrect information being stored on the Motor Insurance Database

✓ Defence costs where the insured vehicle's identity has been illegally used by another person or organisation

**Also provides:**

✓ 24/7 legal helpline.

✓ Legal assistance online

### What's not insured?

**We will not cover any costs for:**

✗ An accident that was your fault

✗ If the incident occurred before the start of the policy

✗ Any expenses incurred before your claim is accepted

✗ Any claim arising out of a contract you have with another person or organisation, such as a credit hire agreement

✗ Fines for motoring or criminal offences and parking offences for which you don't get points on your licence

✗ Criminal offences where you are alleged to be under the influence of drink or drugs or which allege dishonesty or intentional violence

✗ Where the identity of the insured vehicle has been copied by somebody living with you

✗ Motor Database claims caused by you failing to provide or update your motor insurance provider with accurate information

✗ Any claim against the insurance company, broker or insurance agent that arranged your motor insurance policy

## 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 if you 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.
- ! We will appoint the legal representative. Costs are not covered if you appoint your own solicitor before we accept the claim.
- ! You must notify claims within six months or as soon as reasonably practicable providing the claim has not been prejudiced.

## Where am I covered?

- ✓ For Motor Prosecution Defence, this policy covers you in Great Britain, Northern Ireland, Channel Islands and Isle of Man.
  For Uninsured Loss Recovery, this policy also covers you in any member country of the European Union and Iceland, Liechtenstein, Norway and Switzerland.

## 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 make your claim within six months of the date that the event, or series of events, which gave rise to the dispute or criminal proceedings first occurred or as soon as reasonably practicable providing there has been no prejudice to us.
- At all times during your legal action you must follow the advice of, and co-operate fully with your solicitor and us.
- You must not withdraw your claim from your solicitor without the written agreement of us and your solicitor.

## When and how do I pay?

You can pay in instalments or in full with a credit or debit card. However, if you are 17 we will not be able to offer you monthly instalments and you will have to pay for your policy in full.

## When does the cover start and end?

Cover will run concurrently with the associated motor insurance policy and will not exceed 12 months.

## How do I cancel the contract?

Call us on 0333 043 2085 (Mon-Fri: 8-8, Sat: 9-5, Sun: 10-2). Fees may apply if you choose to cancel your policy.