

# Legal Expenses Insurance

## Insurance Product Information Document



Company: Evolution Insurance Company Limited

Product: Legal Expenses Cover

Evolution Insurance Company Limited is registered in Gibraltar, Company Number 99263.. Evolution Insurance Company Limited is authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 227649.

This document only provides a summary of this policy. Please read your Policy Wording for full details.

### What is this type of insurance?

This policy is suitable for someone seeking insurance cover for legal costs incurred pursuing a claim for the recovery of uninsured losses from the person responsible for a non-fault Road Traffic Accident, including personal injury or for the defence of motoring prosecutions.



#### What is insured?

- ✓ Costs and expenses of recovering your uninsured losses
- ✓ Legal advice helpline
- ✓ Costs and expenses arising from your defence against a motor prosecution
- ✓ Cost and expenses for representations of your legal rights in relation to motor insurance database disputes



#### What's not insured?

- ✗ Fault incidents
- ✗ Claims in which the other driver cannot be traced, identified or is not insured
- ✗ Incidents reported over 180 days after the incident
- ✗ Motoring offences where you were disqualified from holding a licence
- ✗ Motoring offences being prosecuted for driving under the influence of alcohol or non-prescribed drugs or for the use of hand-held phones or similar devices



#### Are there any restrictions on cover?

- ! Recovery costs above £100,000 per claim
- ! Claims without a reasonable chance of success
- ! Appointing a solicitor without obtaining agreement from the insurer
- ! Costs incurred before a representative is appointed



## Where am I covered?

✓ United Kingdom, Gibraltar and Guernsey.



## What are my obligations?

- To reveal the full facts to us, and not to carelessly misrepresent facts
- To co-operate fully with the insurer and appointed representative, and keep us advised of progress of the claim
- You must give the appointed representative any instructions that we require
- You must notify us immediately if anyone offers to settle a claim or makes a payment into court



## 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?

The motor legal expenses policy runs alongside your 1ST CENTRAL motor insurance policy and does not exceed 12 months.



## How do I cancel the contract?

Call us on 0333 043 2066 (Mon-Fri: 8-8, Sat: 9-5, Sun: 10-2) to cancel, providing no claim has been made.