

Motor Legal Expenses Insurance



Insurance Product Information Document

Company: Coplus **Product: Motor Legal Expenses Insurance**

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837. Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA. Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire, PR7 7NA. Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657) The underwriter is Allianz Insurance plc.

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 us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Motor Legal Expenses insurance policy provides cover to the policyholder, any other person entitled to drive/ride the named vehicle and passengers for legal costs, adverse costs and disbursements incurred in bringing a legal action against a third party for an insured event involving the vehicle noted on the policy schedule.



What is insured?

- ✓ £100,000 per claim for any legal action, which is not a small claim, for legal costs, adverse costs and disbursements: or
- ✓ £500 per claim for any legal action which is a small claim for legal costs, adverse costs and disbursements.

Where the insured events listed:

- ✓ Causes damage to your vehicle.
- ✓ Causes damage to any personal belongings within or on the vehicle.
- ✓ Causes your death or bodily injury whilst you are travelling in the vehicle, getting in, out or off the vehicle.
- ✓ Any other uninsured losses such as alternative transport or loss of earnings.

The legal action relating to an insured event must:

- occur within the period of insurance; and
- be notified to us as soon as practicable after the date of the insured event;
- can be dealt with by a court of competent jurisdiction within the territorial limits.

This policy also provides:

- ✓ Motor Prosecution Defence - Up to £100,000 to defend legal action in respect of motoring offences arising from your ownership or use of the vehicle.
- ✓ Motor Database Disputes - Up to £10,000. £100,000 000 to represent you in a dispute with the police or government agency if your vehicles seized.
- ✓ Access to a legal helpline 365 days a year.



What's not insured?

- ✗ Any claims brought against you,
- ✗ Any claim not notified to us as soon as practicable that adversely affects the likely outcome of the legal action.
- ✗ Any claim where the opponent cannot be traced or identified.
- ✗ Claims exceeding £100,000 limit of indemnity.
- ✗ Costs incurred after we have advised that the legal action is best settled by means other than civil proceedings.
- ✗ Any disputes or enquires that commenced prior to the inception of this policy.
- ✗ Deliberate actions by you or someone associated to you.
- ✗ Claims relating to violence or dishonesty on your part.
- ✗ Claims involving the use of a mobile phone whilst driving unless a hands free kit was being used.
- ✗ Any claim in excess of the limit of indemnity of £100,000 for legal costs, adverse cost and disbursements for any legal action which is not a small claim for any one claim on this policy;
- ✗ Any claim in excess of the limit of indemnity of £500 for legal costs, adverse costs and disbursements for any legal action
- ✗ Any claims where the legal action cannot be pursued in a proportionate manner.



Are there any restrictions on cover?

- ! Any claim must be reported to us as soon as practicable following an insured event. We shall have the right to reject any claim under this policy where your delay in notifying us has adversely affected the likely outcome of your claim;
- ! Your legal action must have reasonable prospects of success;
- ! The insured event must occur within the territorial limits and within the period of insurance;
- ! The insured event has to be the fault of the opponent;
- ! You must not deliberately mislead us or the appointed representative or exaggerate the claim and/or legal action or bring any false or contrived claims and/or legal action;
- ! We have to give written approval to pursuing a legal action prior to you commencing any legal proceedings or making an appeal;
- ! You must follow our, the claims handler's or the appointed representative's advice and provide any information they ask for;
- ! You must not deliberately mislead us, the claims handler or the appointed representative or exaggerate the claim and/or legal action or bring any false or contrived claims and/or legal action;
- ! You must follow our, the claims handler's or the appointed representative's advice and provide any information they ask for;
- ! Your appointed representative must follow the requirements set out in the appointed representative conditions.



Where am I covered?

- ✓ Uninsured Losses and Motor Prosecution Defence - The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. Motor Database Disputes – The United Kingdom, the Isle of Man and the Channel Islands.



What are my obligations?

- To reveal the full facts to us, and not to carelessly misrepresent facts
- To tell us as soon as possible if you notice any loss or damage to your car, even if you don't plan to claim
- To co-operate with the insurer, respond to requests for documents and provide the information about a claim that your insurance may need
- To secure your car, protect it from loss or damage and ensure it is roadworthy



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 2066 (Mon-Fri: 8-8, Sat: 9-5, Sun: 10-2). Fees may apply if you choose to cancel your policy.