

Caravan Legal Protection Policy Summary

Some important facts about your Motor and Caravan Legal Protection insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. When reviewing your policy it should be read in conjunction with your Policy Schedule.

Insurer : Equity Red Star at Lloyds
Your cover is valid for [one year]

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p>Legal Expenses Cover</p> <p>This policy covers legal and professional fee, costs and expenses up to £50,000 in connection with pursuing civil legal proceedings in respect of any loss or injury sustained by the insured person arising out of the insured event where such loss is not covered by the insured person's underlying motor or caravan insurance policy.</p> <p>Typical Losses Include:</p> <ol style="list-style-type: none"> 1. Recovery of Repairs to your vehicle. 2. Policy Excess. 3. The Hire of an alternative vehicle and caravan. 4. Loss Of Earnings or Loss of Use. 5. Personal Injury Compensation with Access to Specialist Solicitors. 6. Towing & Recovery Charges 7. Storage Charges 8. Damage To Personal Property 	<p>Motorplus shall not be liable in respect of:</p> <ul style="list-style-type: none"> • Claims arising from any deliberate or criminal act or omission • Accidents involving a vehicle owned or driven by the member, where the vehicle was not covered by a valid test certificate or road fund licence, or was not in a roadworthy condition, or if the accident was caused by a defect in the vehicle. • The use of a motor vehicle by or on behalf of a member for racing, rallies or competitions or trials of any kind, or where the vehicle was not being used in accordance with the terms and conditions of the motor policy. • Claims made or intimated against the member by an occupant of the members vehicle. • Any claim reported by the Insured Person to Motorplus more than 180 days after the insured event. • Any incident or matter arising prior to inception of this insurance. • If the claim has no reasonable prospects of success 	<p>Terms and conditions of policy</p>
<p>Helpline</p> <p>We provide a 24 hour, seven days a week all year round helpline.</p>	<p>Advice only no insured benefits</p>	<p>Terms and conditions of policy</p>

Cancellation Right

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reasons, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the "cooling off period". Thereafter any return premium will be discretionary.

Making a Claim

Call the Claims helpline on 01603 420000

Please quote the following policy reference; Lifesure/MCIA (to be quoted at all times).

The following information will be required:

- Policy reference as above.
- Your name.
- Your address.
- The branch you have taken your policy through.
- The type of insured problem you are experiencing

Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, you should in the first instance direct your complaint to the Chief Executive, Motorplus Ltd t/a ULR Norwich, Kircam House, 5 Whiffler Road, Norwich NR3 2AL. Tel 01603 420000. In the unlikely event you remain unsatisfied please contact :

In writing to The Managing Director, Equity Red Star Services Limited, Library House, New Road, Brentwood, Essex CM14 4GD Tel 01277 206492.

If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service, South Quay Plaza 183 Marsh Walk, London E14 9SR. Tel 0207 964 1000.

You may be entitled to compensation from the Financial Services Compensation Scheme in the event that the insurer is unable to meet its liabilities.