

Lifeshire Group Motor Legal Protection Policy Summary



Introduction

This is only a summary of the policy. The full terms and conditions of the cover can be found in the policy document. It is important that you read the policy carefully when you receive it.

Please note that this motor legal protection policy applies only whilst the associated motor insurance policy remains in force.

Insurer

This legal expenses insurance policy has been arranged by Qdos Broker & Underwriting Services Limited and AccessBI Limited on behalf of Groupama Insurance Company Limited. Qdos Broker & Underwriting Services Limited, Access BI, Groupama Insurance Company Limited and Motorplus Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Type of insurance and cover

Recovery of losses not covered by your motor insurance policy following loss of or damage to your vehicle.

Significant features and benefits

Legal Expenses Cover

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 insurance policy.

Typical Losses Include:

- Recovery of Repairs to your vehicle.
- Policy Excess.
- The Hire of an alternative vehicle.
- Loss Of Earnings or Loss of Use.
- Personal Injury Compensation with Access to Specialist Solicitors.
- Towing & Recovery Charges.
- Storage Charges.
- Damage To Personal Property.
- Provision of an alternative vehicle after a fault accident for up to 14 days if your own is undriveable.

Helpline

We provide a 24 hour, seven days a week all year round legal helpline. Claims for fault hire must be reported within 48 hours.

Significant Exclusions or Limitations

Motorplus shall not be liable in respect of:

- The death of, or injuries or losses sustained by, your passengers.
- Claims relating to a contract concerning your vehicle.
- Claims arising whilst your vehicle is being used by someone without valid motor insurance.
- Claims arising from any deliberate or criminal act or omission.
- Costs arising before Motorplus accept a claim in writing.
- The balance of costs over and above the figure Motorplus have previously agreed.
- 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.
- Fault hire to taxi drivers, self-hire operators or motor traders.
- Fault hire after fire, theft, attempted theft or vandalism or any other deliberate or criminal act or omission.
- Fault hire where the accident is outside England, Wales or Scotland.
- Fault hire more than twice in any 12 month period.

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 420 860.

Please quote the following policy reference:

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

How to make a complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a Claim you should in the first instance contact the Chief Executive Officer of Motorplus Limited at the following:

Motorplus Limited
Kircam House
Whiffler Road
NORWICH
NR3 2AL

Tel: 01603 420000
Fax: 01603 420010

In the event you remain dissatisfied and wish to make a complaint you can do so by contacting Qdos Broker & Underwriting Services Limited. Please ensure your Policy number is quoted in all correspondence to assist a quick and efficient response.

After this action if you are still not satisfied with the way a complaint has been dealt with, you can contact the insurer, Groupama Insurance Company Limited, directly.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel: 0845 080 1800
Fax: 0207 964 1001

Please note you have six months from the date of our final response in which to refer to your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

Compensation scheme

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS.