Motor Legal Expenses Insurance

Insurance Product Information Document
Company: Allianz Insurance plc

Product: Motor Legal Expenses

Allianz Insurance plc (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc 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, contract disputes relating to the buying or selling of your vehicle or service or repair of your vehicle, 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, vehicle cloning and motor insurance database disputes.

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 vehicles identity has been illegally used by another person or organisation.

Cover for legal costs of up to £50,000 for:

- ✔ Pursuit or defence costs in a contract dispute relating to:
  - buying or selling the insured vehicle (including parts and accessories); or
  - service, repair or testing of the insured vehicle.

Also provides:

- ✔ 24/7 legal helpline
- ✔ Legal assistance online.

What is 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
- ✗ Motor contract disputes where the vehicle is over 15 years old
- ✗ 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.

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.

Where am I covered?

✔ For Motor Prosecution Defence, Motor Contract Disputes, Vehicle Cloning and Motor Insurance Database Disputes, 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 your premium annually by credit/debit card, or if eligible, in monthly instalments. If you pay by instalments, a credit charge will be applied.

When does the cover start and end?

Subject to payment, your cover will start and end on the dates shown in your current certificate of insurance or your policy schedule. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We'll contact you before your renewal date and before taking payment to confirm your renewal terms.

How do I cancel the contract?

Contact your insurance intermediary if you want to cancel the policy.

- If this is within the 14 day cooling off period, we'll refund any money you have paid.
- If you or we cancel the policy at any other time, you will not be entitled to a refund of the money you have paid.

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