

# 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 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.

#### 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**

Also provides:

✓ **24/7 legal helpline**

#### What is not insured?

- ✗ 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.
- ✗ 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.

#### 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.
- ! Motor prosecution defence claims are limited to one per policy year.

## **Where am I covered?**

- ✓ This policy covers you in Great Britain, Northern Ireland, Channel Islands, Isle of Man, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey and the Vatican City.

## **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.
- 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 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.