

# Motor Legal Expenses legal protection policy wording

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Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your needs, as we've been providing leading insurance solutions in the UK for over 100 years.

We work in partnership with your insurance adviser to ensure you receive the highest levels of product and service excellence and if you need to make a claim, you can rest assured that you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly.

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**IMPORTANT**  
Should you need further details or have any questions your insurance adviser will be delighted to help.

This document provides details of your Policy and the terms and conditions that apply. Please read it carefully and keep it in a safe place.

# Introduction

This is **your** Motor Legal Expenses Insurance Policy, master policy number 36905.

This policy wording forms **your** contract of insurance with **us**.

Please take time to read this policy to make sure that it meets **your** needs and that **you** understand the cover provided, what is not covered and the conditions. If there is anything **you** do not understand, please let **your** insurance adviser or **us** know.

If **we** explain what a word means, that word has the same meaning wherever it appears in **your** policy. These words are highlighted in **bold** text throughout this policy.

This cover is only operative if **you** have paid or agreed to pay the premium. **We** will cover **you** in accordance with the terms and conditions of this policy for a claim following an event that takes place during the **period of insurance** and within the **territorial limits**.

The premium **you** have paid for this policy includes insurance premium tax.

Signed on behalf of Allianz Insurance plc.



Simon McGinn  
Chief Executive Allianz Commercial

## Financial Services Compensation Scheme

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

The Insured may be entitled to compensation from the FSCS if the Insurer is unable to meet their liabilities. Further information about compensation scheme arrangements is available at [fscs.org.uk](https://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

## Legal helpline

**Your** Motor Legal Expenses policy includes access to a legal helpline to give advice, 24 hours a day, 365 days a year, on any motor related legal matter. This service is provided on **our** behalf by Carpenters Group. The advice **you** get will always be according to the laws of Great Britain and Northern Ireland. **We** may record the calls for **your** and **our** mutual protection and **our** training purposes.

Legal helpline: **0330 099 0057**

**You** will be asked for a brief summary of the problem and these details will be passed on to an adviser who will return **your** call.

# How to make a claim under Sections 1 and 2

## Section 1

If **you** need to make a claim under **section 1 Motor Prosecution Defence** call **0800 221 8627** (or **0333 400 7364** if calling from a mobile). **You** will be asked for a brief summary of the problem and these details will be passed onto an adviser who will call **you** back.

## Section 2

If **you** need to make a claim under **section 2 Uninsured Loss Recovery**, please contact Carpenters Group on **0800 221 8627** (or **0333 400 7364** if calling from a mobile).

If **your** claim is covered Carpenters Group will appoint a **legal representative** that **we** have agreed to in **your** name and on **your** behalf.

## Sections 1 and 2

For all claims made under sections 1 or 2, **you** must not appoint a solicitor or any other person or organisation to deal with **your** claim.

If **you** have already seen a solicitor before **we** have accepted **your** claim in writing, **we** will not pay any fees or other expenses that **you** have incurred. **We** will only start to cover the **costs** from the time **we** have accepted **your** claim and appointed the **legal representative**.

Please see Condition **6** Freedom to choose the legal representative of Conditions that apply to sections 1 and 2 on page 11 of this policy for an explanation of when **you** can choose the **legal representative**.

# Important information about reasonable prospects of success

At all times during **your** legal action **reasonable prospects of success** must exist in order for **us** to begin, and continue, providing cover under this policy.

In order for **us** to decide whether **reasonable prospects of success** exist **we** will seek the opinion of the **legal representative**. If **we** and the **legal representative** do not agree on whether **reasonable prospects of success** exist, **we** will also seek the opinion of any other legally qualified adviser or other expert appropriate to **your** claim that **we** feel it is necessary to consult.

If **we** believe that **reasonable prospects of success** do not exist **we** will end **your** claim.

If **we** end **your** claim due to **reasonable prospects of success** no longer existing because **you** have not complied with Condition **1c** or **1d** of Conditions that apply to sections 1 and 2 on page 10 of this policy, **we** will not pay any costs incurred during **your** claim.

If **we** end **your** claim due to **reasonable prospects of success** no longer existing because of any other reason, **we** will pay costs incurred up to the date that **we** end **your** claim.

# How to make a complaint

**Our** aim is to get it right, first time every time. If **you** have a complaint **we** will try to resolve it straight away. If **we** are unable to, **we** will confirm **we** have received **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected.

If **we** have not resolved the situation within eight weeks **we** will issue **you** with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.

If **you** have a complaint, please contact **our** Customer Satisfaction Manager, quoting master policy number 36905, at:

Customer Satisfaction Manager  
Allianz Legal Protection,  
Allianz - ALP  
PO Box 10623  
Wigston  
LE18 9HJ

Telephone: **0345 0700 886**  
Email: [alpcomplaints@allianz.co.uk](mailto:alpcomplaints@allianz.co.uk)

**You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter.**

If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)  
Telephone: **0800 0234567** or **0300 1239123**  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Using **our** complaints procedure or contacting the FOS does not affect **your** legal rights.

# The meaning of words

Some of the words in this policy have specific meanings. These are explained below and have the same meaning wherever they appear in bold text throughout this policy.

The meaning of the following words apply to all sections of this policy.

## Civil case

A legal action which does not involve the defence of any criminal prosecution against **you**.

## Costs

Where **we** have given **our** written agreement, **we** will pay the following on **your** behalf.

- The professional fees and expenses reasonably and properly charged by the **legal representative** on the **standard basis**, up to the Guideline Hourly Rates set by the Senior Court Costs Office, which **you** cannot recover from **your** opponent.
- **Your** opponent's legal costs and expenses incurred in a **civil case** which **you** are ordered to pay by a court or which **you** pay to **your** opponent with **our** written agreement.

**We** will only pay **costs** which are necessary and in proportion to the value of **your** claim. If **we** do not agree that the **costs** have been reasonably and properly incurred, or are necessary and in proportion to the value of **your** claim, **we** will have those **costs** assessed in accordance with Condition **3f** of Conditions that apply to sections 1 and 2 on page 11 of this policy.

**We** will only start to cover **costs** from the time **we** have accepted **your** claim in writing and appointed the **legal representative**.

## Damages

Money that a court says **your** opponent must pay to **you** or money **your** opponent agrees to pay to **you** to settle **your** legal action.

## Insured vehicle

**Your** motor vehicle as described in **your** current certificate of motor insurance.

The **insured vehicle** also includes any caravan or trailer attached to **your** motor vehicle.

## Legal representative

The solicitor or other person appointed with **our** agreement to represent **you** under sections 1 and 2 of this policy.

## Period of insurance

The period shown in **your** current certificate of motor insurance for **your insured vehicle**.

## Reasonable prospects of success

There are reasonable prospects of success if, at all times during **your civil case** against **your** opponent, it is more likely than not that:

- a court would:
  - i decide the legal action under section 2 in **your** favour (this includes making a successful appeal or successfully defending an appeal following a decision made in respect of **your** claim by a court); or
  - ii award **you** a more favourable settlement than has already been offered by **your** opponent; and
- if **you** are seeking **damages** from **your** opponent, **you** will recover them.

**We** explain in more detail how **we** will decide if **your** legal action has **reasonable prospects of success** under 'Important information about reasonable prospects of success' on page 3 of this policy.

## Standard basis

The normal method used by the court to assess **costs** which the court decides are proportionate to **your** legal action and have been reasonably incurred by the **legal representative** and **your** opponent.

# The meaning of words (continued)

## **Territorial limit**

The **territorial limit** for section 1 Motor Prosecution Defence and section 2 Uninsured Loss Recovery is 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.

## **We, Us, Our, Allianz**

Allianz Legal Protection, a trading name of Allianz Insurance plc.

## **You, your**

The person or organisation that has taken out this policy and, at the request of that person or organisation, any person authorised to drive or be a passenger in the **insured vehicle**.



# Cover Provided

This policy provides the cover described under sections 1 and 2. In addition to the terms described for each section, the General exclusions on page 12 and the General conditions on pages 13 and 14 apply to all sections of this policy.

## Section 1 – Motor Prosecution Defence

### What Is Covered By Section 1

**We** will pay the **costs** of **you** defending criminal proceedings being brought against **you** arising from **your** ownership or use of the **insured vehicle**. The cover includes **costs** in respect of pleas in mitigation, provided that there is more than 50% prospect that such plea will materially affect the outcome. **You** must advise **us** of **your** summons no later than 7 days after receiving it.

The cover provided by this section also includes the **costs** of making an appeal against **your** conviction or sentence by a court.

**We** will provide this cover as long as:

- the event giving rise to the criminal proceedings happened within the **territorial limit** and during the **period of insurance**; and
- the criminal proceedings will be decided by a court within the **territorial limit**; and
- **we** have given **our** written agreement to **you** making an appeal against **your** conviction or sentence by a court.

The most **we** will pay for all claims arising from the same criminal proceedings is £100,000.

### What is not covered by Section 1

**We** will not provide cover for the defence of criminal proceedings in respect of the following.

- 1** Parking offences for which **you** don't get points on **your** licence.
- 2** Any criminal proceedings brought against **you**:
  - where **you** are alleged to be under the influence of alcohol or drugs; or
  - which relate to **your** deliberate criminal act or omission; or
  - which allege dishonesty or intentional violence.
- 3** Driving without:
  - insurance that covers the **insured vehicle**; or
  - a road fund licence or MOT certificate for the **insured vehicle** where either of these are required by law; or
  - a valid driving licence.
- 4** Any criminal proceedings against **you** that would be covered under **your** motor insurance policy for the **insured vehicle**.
- 5** Any award of costs made against **you** by a court following criminal proceedings.
- 6** More than one claim in any one **period of insurance**.

# Cover Provided (continued)

## Section 2 – Uninsured Loss Recovery

### What is covered by Section 2

**We** will pay the **costs** incurred by the **legal representative** to take legal action against **your** opponent to recover **your damages** arising from a road accident involving **your insured vehicle** that:

- **we** and the **legal representative** agree is not **your** fault; and
- was caused by **your** opponent; and
- causes:
  - i** **your death** or bodily injury whilst **you** are in, on or getting into or out of the **insured vehicle**; or
  - ii** damage to the **insured vehicle**; or
  - iii** damage to property which **you** own or are legally responsible for and which is on or in the **insured vehicle**.

**We** will provide this cover as long as:

- the accident happened within the **territorial limits** and during the **period of insurance**; and
- the legal action will be decided by a court within the **territorial limits**; and
- **we** have given **our** written agreement to **you** making or defending an appeal following a decision by a court in respect of **your** legal action; and
- **reasonable prospects of success** exist.

The most **we** will pay for all claims arising out of the same accident involving **your insured vehicle** is £100,000.

### What is not covered by Section 2

**We** will not provide cover for the following.

- 1** Any claim arising out of a contract **you** have with another person or organisation.
- 2** A claim for an event which is not covered under the current motor insurance policy **you** have for **your insured vehicle**.
- 3** Any claim where **you** do not have a valid:
  - motor insurance policy that covers the insured vehicle; or
  - MOT certificate or taxation for the insured vehicle where either of these are required by law; or
  - driving licence.

## Cover Provided (continued)

### What is not covered by sections 1 and 2

We will not provide cover for the following.

**1** Any claim which **you** report to **us** more than six months after the:

- date **you** first knew, or should have known, that criminal proceedings were to be brought against **you**; or
- event, or series of events which gave rise to the dispute first occurred; or
- accident involving **your insured vehicle**.

**2** Any **costs**:

- incurred before **we** have accepted **your** claim in writing and appointed the **legal representative**.
- **we** have not agreed to in writing.
- **you** have paid directly to the **legal representative** or any other person without **our** permission.
- relating to an appeal following a decision by a court in respect of **your** legal action against **your** opponent unless **we** and the **legal representative** agree that **reasonable prospects of success** exist.
- that the court orders **you** to pay to **your** opponent at the end of a **civil case** on anything other than the **standard basis**. This will normally be because of **your** improper or unreasonable conduct during the legal action.

**3** Any money that **you** have to pay under a contract **you** have with the **legal representative** where the amount of that money is determined by the amount of:

- legal costs and expenses incurred by the **legal representative** in respect of **your** claim; or

- **damages you** receive from **your** opponent. These types of contracts are normally referred to as either conditional fee agreements or damages based agreements.

**4** Any Value Added Tax that is payable on the **costs** incurred which **you** can recover from elsewhere.

**5** Any actual or potential prosecution, dispute or accident that **you** were aware of, or should have been aware of, before the cover under this policy started.

**6** Any dispute arising from:

- an application for a review of the way that a decision has been made by a government authority, local authority or other public body (this is normally referred to as a judicial review); or
- any other challenge to any existing or proposed legislation.

**7** Any dispute arising out of written or verbal remarks which **you** believe have damaged **your** reputation.

**8** Any fines or other penalties awarded against **you** by a court or tribunal.

# Conditions that apply to Sections 1 and 2

The following conditions apply to **your policy**. **You** must keep to the Conditions to have the full protection of **your policy**.

## 1 You must:

- a** 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.
- b** not appoint a **legal representative** to represent **you** in **your** legal action.
- c** at all times throughout **your** legal action give the **legal representative** and **us** a complete, accurate and truthful account of all of the circumstances that are relevant to **your** legal action that **you** are aware of, or should have been aware of. This will include details of any agreement between **you** and any other person or organisation. **You**, and anyone acting on **your** behalf, must not knowingly give any false, fraudulent, exaggerated or incorrect statement or document to **your legal representative** or to **us**.
- d** follow the advice of, and co-operate fully with, the **legal representative** and **us** at all times during **your** legal action. This will include going to all court hearings or other appointments that the **legal representative** asks **you** to attend.
- e** not withdraw **your** claim from the **legal representative** without the written agreement of **us** and the **legal representative**.
- f** get **our** written agreement before making or defending an appeal against the decision of a court in respect of **your** legal action.
- g** instruct the **legal representative** to take all reasonable steps to recover **costs** from **your** opponent and pay them to **us**. If **you** do not do this, **we** will have the right to reduce the amount that **we** pay under this policy to the amount that **your costs** would have been if **you** had instructed the **legal representative** to take all such reasonable steps.
- h** instruct the **legal representative** to keep to Condition 2.

If **you** do not keep to Condition 1c, 1d or 1e **we** will recover any **costs** from **you** that **we** have paid or incurred in respect of **your** legal action unless **we** agree to appoint another **legal representative** to continue **your** claim.

## 2 The legal representative must:

- a** get **our** written permission before instructing a barrister or other legally qualified adviser or expert in respect of **your** legal action.
- b** tell **us** at the first opportunity once he or she becomes aware of any information or development relating to **your** legal action which will more likely than not mean that:
  - **reasonable prospects of success** no longer exist; or
  - the losses or **damages** that **you** can recover from **your** opponent will be reduced from the amount that was originally expected by the **legal representative**.
- c** tell **us** at the first opportunity once he or she becomes aware that **you** want to make an offer, or **your** opponent has made an offer, to settle **your** legal action.
- d** report the result of **your** legal action to **us** at the first opportunity after it is finished.
- e** take all reasonable steps to recover costs from **your** opponent and pay them to **us**.

## 3 We will have the right to do the following.

- a** Appoint the **legal representative** in **your** name and on **your** behalf.
- b** Take over and conduct, in **your** name, any claim or proceedings:
  - before a **legal representative** has been appointed; or
  - that are necessary to recover costs that **we** have paid in respect of **your** legal action.
- c** Contact the **legal representative** at any time and have access to all statements, opinions, reports or any other documents relating to **your** legal action.
- d** Appoint a barrister or other legally qualified adviser or expert appropriate to **your** legal action and ask for his or her opinion on the value of **your** legal action and whether **reasonable prospects of success** exist.

## Conditions that apply to Sections 1 and 2 (continued)

- e** End **your** claim if, at any time during **your** legal action **reasonable prospects of success** no longer exist. If, after **we** end **your** claim, **you** continue the legal action and get a better settlement than **we** expected, **we** will pay **your costs** which **you** cannot get back from anywhere else.
- f** Have any legal bill assessed if **we** and the **legal representative** or the representative acting for and on behalf of **your** opponent cannot agree on the level of costs. If **we** do this the assessment will be carried out by a court, independent expert in the assessment of **costs** or other competent party. **We** will not pay any more than the **costs** that are determined as reasonable by the assessment.
- g** Settle **your** claim by paying the amount in dispute. If **we** do this **we** will not pay any **costs** incurred after the date that **we** tell **you**, and any **legal representative**, that we have decided to settle **your** claim. (This will not apply where legal proceedings have begun in a court before the date **we** decide to settle **your** claim. In these circumstances **we** will settle the claim by paying **costs** that are necessary to discontinue those legal proceedings as well as the amount in dispute.)
- h** Settle the **costs** covered by this policy at the end of **your** legal action.

#### 4 Your agreements with others

**We** will not be bound by any agreement between **you** and the **legal representative** or **you** and any other person or organisation.

#### 5 Other insurances and cover

If **you** have another insurance policy, service contract or membership that provides cover for a claim **you** have made under this policy, **we** will only pay **our** share of the **costs** of the claim.

#### 6 Freedom to choose the legal representative

At any time before **we** and the **legal representative** agree that legal proceedings need to be issued in a court, **we** will choose the **legal representative**.

**You** have the right to choose the **legal representative** if **we** and the **legal representative** agree that negotiations with **your** opponent have failed to settle the dispute and it becomes necessary for legal proceedings to be issued or defended in a court.

**You** can also choose the **legal representative** if a conflict of interest arises which means that **our** chosen **legal representative** cannot act for **you** because of his or her professional rules of conduct.

**You** must send the name and address of **your** chosen **legal representative** to **us**. If **we** agree to appoint **your** chosen **legal representative**, he or she will be appointed on the same terms as **we** would have appointed **our** chosen **legal representative**, other than in respect of any agreement **we** and **your** chosen **legal representative** reach over the **costs** that **we** will pay.

If there is any dispute about **your** choice of **legal representative** that **you** and **we** cannot resolve, the matter will be settled using the procedure in General condition **d** Disputes on page 13 of this policy.

When choosing the **legal representative**, **you** must remember **your** duty to keep the costs of any legal proceedings as low as possible.

# General Exclusions

In addition to the exclusions described in 'What is not covered' by each section **we** will not provide cover under any section for the following.

- a** The **insured vehicle** being used for racing, rallying, speed testing, speed trials, off-road events or driven on a motor sports circuit.
- b** Any claim where it is clear from the information available relating to the claim that it has arisen from **your** deliberate or reckless action.
- c** Disputes between **you** and **us**.
- d** Claims directly or indirectly caused by, contributed to or arising from:
  - ionising radiation or radioactive contamination from nuclear fuel or from any nuclear waste arising from burning nuclear fuel; or
  - the radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.
- e** Claims arising from war, invasion, riot, revolution or a similar event.

# General Conditions

In addition to the Conditions described under sections 1 and 2, the following Conditions apply to all sections of this policy.

## a Cancellation rights.

**You** may cancel this policy within 14 days of receiving **your** policy wording. **We** will refund any money **you** have paid.

At any other time during the **period of insurance**, **you** can cancel the policy by giving **us** 30 days' notice. If **you** cancel the policy during this time, **you** will not be entitled to a refund of the money **you** have paid.

**We** can cancel the policy by giving **you** 30 days' notice if:

- **you** do not pay the premium when **we** ask you to; or
- the person or organisation that has taken out this policy knowingly makes or supports a false, fraudulent or exaggerated claim, as described in General condition **f** Fraud below. If this happens, **you** will not be entitled to a refund of the money **you** have paid.

**You** cannot make a claim for an event which occurred after the date the policy was cancelled, but cancelling the policy will not affect **your** right to claim for an event which occurred before the date the policy was cancelled.

Every notice to cancel this policy must be given in writing. If **you** give **us** notice to cancel the policy, **you** must send it to the address of the broker or intermediary who deals with **your** motor policy. If **we** give **you** notice, **we** will send it to **your** last known address.

## b Notices

Every notice which needs to be given under this policy must be given in writing.

If **you** give **us** notice, **you** must send it to **our** address shown in General condition **a** Cancellation rights above.

If **we** give **you** notice, **we** must send it to **your** last known address.

## c Changes during the period of insurance

If **we** need to make changes to **your** policy, **we** will normally only do this at **your** next renewal date.

**We** will not change **your** policy during the **period of insurance** unless:

- a **we** are required to do so because of a change in the law; or
- b **we** are told to do so by **our** industry regulators (the Financial Conduct Authority or Prudential Regulation Authority); or
- c a service provided under this policy by any organisation other than **us** is no longer available and **we** need to:
  - change the provider of the service; or
  - change the service; or
  - remove the service.

If **we** do need to change **your** policy, **we** will give **you** 30 days' notice in writing of the change and how it will affect **you**.

## d Disputes

If there is a dispute between **you** and **us**, the matter may be referred to an arbitrator, who will be a solicitor, barrister or other suitably qualified person that **you** and **we** agree to. If **we** and **you** cannot agree on an arbitrator, the President of the Law Society or the Chairman of the Bar Council will choose one.

Whoever loses the arbitration must pay all the costs involved. If the decision is not clearly made against either **you** or **us**, the arbitrator will decide how **you** and **we** will share the costs. If the arbitrator decides that **you** must pay some, or all, of the costs of the arbitration those costs will not be covered by this policy.

# General Conditions (continued)

## e Law and language of this policy

Unless **we** agree otherwise:

- a the language of this policy and all communications relating to it will be in English;
- b English law will apply to this contract of insurance.

## f Fraud

If **you** or anyone acting on **your** behalf:

- a makes any false or fraudulent claim;
- b makes any exaggerated claims;
- c supports a claim by false or fraudulent documents, devices or statements (whether or not the claim is itself genuine); or
- d makes a claim for loss or damage which **you** or anyone acting on **your** behalf deliberately caused;

**we** will:

- i refuse to pay the whole of the claim; and
- ii recover from **you** any sums that **we** have already paid in respect of the claim.

**We** may also notify **you** that **we** will be treating the policy as have terminated with effect from the date of the earliest of any of the acts set out in sub-clauses **a – d** above. In that event, **you** will:

- a have no cover under the policy from the date of the termination; and
- b not be entitled to any refund of premium.

## g Rights of parties

A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999, or any replacement legislation, to enforce any term of this policy, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.



# Privacy Notice Summary

Please find below a summary of our Privacy Notice.  
The full notice can be found on the Allianz UK website:  
[allianz.co.uk/privacy-notice.html](https://allianz.co.uk/privacy-notice.html).

If you would like a printed copy of our Privacy Notice, please contact the Data Rights team using the details below.

Allianz Insurance plc is the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy are companies within the Allianz Holdings.

**Anyone whose personal information we hold has the right to object to us using it.**

**They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to.**

If you wish to exercise any of your data protection rights you can do so by contacting our Data Rights team:

Telephone: **0208 231 3992**  
Email: [datarights@allianz.co.uk](mailto:datarights@allianz.co.uk)  
Address: Allianz Insurance Plc, Allianz,  
57 Ladymead, Guildford,  
Surrey, GU1 1DB

Any queries about how we use personal information should be addressed to our Data Protection Officer:

Telephone: **0330 102 1837**  
Email: [dataprotectionofficer@allianz.co.uk](mailto:dataprotectionofficer@allianz.co.uk)  
Address: Data Protection Officer, Allianz,  
57 Ladymead, Guildford,  
Surrey, GU1 1DB

# Carpenters Group Privacy Statement

For full details of how Carpenters Group protect **your** privacy and process **your** data please view the Carpenters Group Privacy Statement online by visiting [carpentersgroup.co.uk/privacy-policy/](http://carpentersgroup.co.uk/privacy-policy/)

This policy is arranged and administered by Carpenters Limited who are authorised and regulated by the Financial Conduct Authority under number 755996 and authorised and regulated by the Solicitors Regulation Authority under number 625845.

**Allianz Insurance plc.**

Registered in England number 84638  
Registered office: 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 number 121849.

# 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.