

Motor Legal Protection

ARAG

Insurance Product Information Document

Company: ARAG plc

Product: Motor Legal Protection

Insurer: ARAG Legal Expenses Insurance Company Limited.

ARAG plc is authorised and regulated by the Financial Conduct Authority (FRN452369). Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England and Wales. Company Number 02585818.

Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

What is this type of insurance?

Motor Legal Protection protects you against legal costs that arise from an event that damages your vehicle or injures you or your passengers that is not your fault. The policy also pays legal costs if you are prosecuted for a motoring offence or if you become involved in a motor contract dispute. You can access a free 24/7 personal legal advice helpline and our Consumer legal services website which allows you to create legal documents online.



What is insured?

✓ Claiming back losses which are not otherwise insured

examples of the losses you have a legal right to claim back from the insurer of the person at fault include:

- the excess payable under your comprehensive motor insurance policy,
- compensation for personal injury if you and/or anyone in or on your vehicle is injured or killed,
- the cost of hiring a replacement vehicle while yours is being repaired,
- alternative travel costs if you use public transport because your vehicle cannot be driven,
- compensation for damage to personal property that is in or on your vehicle.

✓ Motor prosecution cover

the cost of legal representation if you are charged with a motoring offence.

✓ Motor contract disputes

if a contractual dispute arises from an agreement you have entered into for the sale, purchase, hire purchase, lease, credit sale, service, conditional sale, repair or test of an insured vehicle and the carriage of passengers or goods.



What is not insured?

- ✗ Claims that do not have at least a 51% chance of success. For a motoring offence if you plead not guilty, there must be at least a 51% chance of the court accepting that plea.
- ✗ Any actual or alleged act, accident, omission or dispute which existed before your cover starts.
- ✗ Costs that you incur without our consent or which exceed the sum we would pay a law firm from our panel.
- ✗ Driving whilst uninsured, disqualified or while under the influence of alcohol or illegal drugs.
- ✗ Fines, penalties or compensation ordered against you.



Are there any restrictions on cover?

- ! Claims must be reported to us during the period of insurance.
- ! The most the insurer will pay for claims that arise from damage to the insured vehicle or where an insured person has been injured or killed and compensation is being sought is £100,000.
- ! The most the insurer will pay for claims that arise from a motoring prosecution or vehicle contract disputes is £50,000.
- ! We will choose your lawyer from our panel unless there is a conflict of interest or the point has been reached at which proceedings need to be issued.



Where am I covered?

You are covered for events in the UK, Isle of Man and Channel Islands, EU countries, Norway and Switzerland.



What are my obligations?

- You must report your claim to us as soon as possible and during the period of insurance, using the telephone number shown in your policy.
- You must cooperate with us and the person we appoint to conduct your claim.
- You must act to keep the costs of your claim as low as possible and must agree to a reasonable offer to settle it.



When and how do I pay?

The person who sells your Motor Legal Protection policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your motor insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your motor insurance.



When does cover start and end?

Cover starts and ends at the same time as your motor insurance policy.



How do I cancel the contract?

You can cancel your Motor Legal Protection within the first 14 days of receiving your policy and obtain a full refund provided that we have not accepted a claim. You can cancel the policy by using the contact details in your policy documentation. If you cancel after the first 14 days, the insurer will refund part of the premium for the remaining period unless a claim has been notified and accepted in which case no return of premium shall be allowed.