

Motor Legal Protection

Insurance Product Information Document

Company: ARAG plc

Product: Motoring Legal Protection

(Full policy terms and conditions of the insurance contract can be found in your policy wording)

What is this type of insurance?

Motoring Legal Protection provides an accident response service and protects you against legal costs to claim back losses that are not covered by your motor insurance policy if your vehicle is damaged by an accident that is not your fault. Cover applies for solicitors and barrister's fees, court costs and your opponent's costs if the court awards costs against you. You can also access a free 24/7 personal legal advice helpline and our consumer legal services website which allows you to create legal documents on line – such as a free will.



What is 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, or
- ✓ Your vehicle repair costs if you are insured only for Third Party, Fire and Theft,
- ✓ Compensation for personal injury if you and/or any one in or on your vehicle is injured,
- ✓ 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.
- ✓ Being prosecuted for an offence relating to owning or using the insured vehicle.
- ✓ A dispute arising out of an agreement entered into by the insured relating to the insured vehicle and the carriage of passengers or goods.

If you are not protected against legal costs to recover your losses, you could instruct a lawyer to work for you under a of "no win no fee" agreement, but they would take a success fee from your damages. Motoring Legal Protection allows you to keep 100% of your damages and is available for smaller claims where "no win no fee" agreements will not be available.

We will also arrange to supply you with a replacement vehicle while yours is being repaired.



What is not insured?

- × Claims that do not have a 51% chance or more of success.
- × Your vehicle being damaged 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.
- ×



Are there any restrictions on cover?

- ! Claims must be reported to us during the period of insurance.
- ! The most the insurer will pay is £100,000 where a claim arises from damage to the insured vehicle or where an insured person has been injured or killed and compensation is being sought. 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 accidents 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 after the accident and during the period of insurance, using the phone number shown in your policy.
- You must co-operate 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 Motoring 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 Motoring 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, your refund, if any, will be calculated for the time you have not used