Motor Legal Protection

Insurance Product Information Document

Company: **One Insurance Limited** Product: **Motor Legal Protection**

One Insurance Limited is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission (company number 123555) and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (998980)

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. The complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? Motor Legal Expenses cover provides up to £125,000 for legal costs for certain types of legal actions such as recovering uninsured losses sustained by you in an accident that wasn't your fault and other legal services and costs related to the ownership of a motor vehicle, as summarised below.

What is insured?

- ✓ £125,000 legal expenses cover
- ✓ 24/7 motor legal helpline
- ✓ Advice on the pursuit of personal injury compensation
- ✓ MID Protection – Assistance and advice if your vehicle is wrongly seized due your insurer providing incorrect information to the Motor Insurance Database
- ✓ Vehicle Contract – Assistance and advice for pursing compensation following a breach of an agreement relating to the sale, purchase, servicing, repair, testing, hire or hire purchase of the vehicle
- ✓ Vehicle Cloning – To defend claims following a summons to attend court relating to the unauthorised use of the vehicle's identity
- ✓ Uninsured losses – We'll pay the legal costs to help claim compensation if you or your passengers suffer a loss as a result of a non-fault accident involving your vehicle including Policy excess recovery, lost earnings, travel expenses and personal belongings

What is not insured?

- ✗ Where your claim falls below the Small Claims Court Limit, we will not cover costs that exceed the amount being claimed
- ✗ Uninsured Loss Recovery Claims for stress, emotional or psychological injury unless you have also suffered a physical injury.
- ✗ Vehicle Identity Theft Claims where the vehicle's identity was used without your permission by someone living with you.
- ✗ Incidents outside the period of insurance.
- ✗ We won't pay out if your vehicle is not insured and/or does not have an MOT and/or you do not have a valid driving license.

Are there any restrictions on cover?

- ! We will not reimburse you for any legal costs you pay or agree to pay before the claim is accepted.
- ! For claims made under the vehicle contract disputes – The contract in dispute must have been entered into after the insurance started and at least £250 including VAT must be in dispute.
- ! There must be more than a 51% chance of winning the case and achieving a positive outcome.
- ! You are not covered for any other legal representative's costs unless court proceedings have started or a conflict of interest arises.
- ! Personal injury claims must follow a road traffic accident.

Where am I covered?

✓ Expect where we say otherwise this insurance applies in Great Britain and Northern Ireland, The Channel Islands and the Isle of Man

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 tell us about the incident as soon as possible within 180 days
- You must supply all information requested by the legal representative and us

When and how do I pay?

You will pay your insurance broker in full or in monthly instalments. Your insurance broker will explain the payment options available to you.

When does the cover start and end?

Your policy is an annual policy that will run for 12 months. Your schedule will show the start date of your policy.

How do I cancel the contract?

If you want to cancel your motor legal cover, you need to contact your insurance broker.

You are entitled to cancel your policy up to 14 days from the start of your policy with a full return of your premium.

If you have made a claim, you will still need to pay the premium in full. If your cover has not yet started, you will receive a full refund.

If you wish to cancel after 14 days, you can still cancel your cover: however, no refund is available.