



MOTOR LEGAL EXPENSES SUMMARY OF COVER

This insurance policy, arranged on your behalf by Motorplus Limited, is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. This cover is provided to you in return for payment of the premium.

This Motor Legal Expenses insurance policy is designed to provide you with legal expenses cover should you need to make or defend a legal action, following an incident as defined in sections 1-4 of your policy wording, summarised below. There are an additional range of services provided under the policy which are noted under Section 5.

This policy will cover the named holder of the policy with anyone else who is entitled to ride or drive the insured vehicle, including any passengers or pillion passengers, up to a limit of £100,000 any one claim.

This summary does not contain the full terms and conditions of your insurance contract, these can be found in your policy wording document and schedule. It will however, provide you with the main significant features and benefits, together with the most important exclusions and limitations that you need to be aware of.

The duration of this insurance policy is one year, and the period of insurance will end exactly one year after inception unless you renew your policy. If you wish to renew this insurance policy please contact your insurance broker who will be able to discuss your requirements.

Important information

It is important that you check that your personal details relating to this insurance are kept up to date to ensure that your cover remains fully effective and in force.

How to make a claim

In the event of a claim, please contact us as soon as practicable giving us as much information as you can about what has happened to bring about the claim. You can contact us by telephone on **0333 241 9580** or by email at claims@motorplus.co.uk. Alternatively you can write to us at Kircam House, 5 Whiffler Road, Norwich NR3 2AL. Please always quote the reference 'Motor Legal Expenses' in order for us to help you more efficiently.

If an accident occurs, please remember to:

- Write down the details of each vehicle and driver;
- Take the names and addresses of any witnesses;
- Take photographs of the incident if it is safe to do so; and
- Make a note of any CCTV coverage in the area

Important:

Please do not appoint your own solicitor before we have accepted your claim. If you do so, we will not be liable for any costs incurred.

How to make a complaint

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact your insurance broker in the first instance if the complaint relates to this policy.

If your complaint is in regards to any aspect of claims, please contact us at the address and telephone number noted above, but marked for the attention of the Quality Assurance Manager. It will assist us in handling your complaint quickly if you can please have your claims reference available when you contact us.



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If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. The address and full contact details for them are contained in your policy document on page 2.

Significant features, benefits, exclusions and limitations

Table with 3 columns: Significant features and benefits, Significant exclusions or limitations, Policy section where you can find this. It details legal costs coverage, exclusions for high costs and unreported claims, and reasonable prospects of success.

Appointed Representative

When you advise us of a claim, we will recommend an appointed representative from our panel of representatives to assist you and act on your behalf. You may appoint your own choice of representative however legal costs will only be covered at the point it becomes necessary to issue proceedings, or where proceedings have been issues against you, or where a conflict of interest arises.

Please review page 10 of your policy wording for full details in relation to Appointed Representatives

Your cancellation rights

If you decide that for any reason this policy does not meet your insurance needs then please return it to your insurance broker within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is later, this is called the 'cooling off period'. On the condition that no claims have been made or are pending, the insurer will refund your premium in full.

You may cancel this insurance policy at any time after this 14 day period, however no return of premium will be available.

The insurer will not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons for the insurer to cancel this insurance policy include but are not limited to:



- a) Fraud
- b) Non-payment of the premium
- c) Threatening or abusive behaviour
- d) Non-compliance with policy terms and conditions

If the insurer cancels the policy, you will be entitled to a return of premium on a pro-rata basis.

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Great Lakes Reinsurance (UK) SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

Legal advice helpline

Available 24 hours a day, 365 days a year, to provide you with confidential telephone advice about any personal legal problem in the UK, Isle of Man or Channel Islands. To contact the helpline for advice with any legal problem or query you may have, please call 0333 241 3404.