



Motor Legal Expenses Policy

This insurance policy has been arranged on **your** behalf by Motorplus Limited and 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.

Motorplus Limited, Registered in England No. 03092837
Speed Medical House, Matrix Park, Chorley, Lancashire, PR7 7NA
Financial Conduct Authority reference No. 309657

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page 1



Policy Wording

Important information

This policy has been offered based on information provided by **you**. If any of this information is incorrect, or changes during the term of **your** policy, please let **your** insurance broker know at **your** earliest convenience to ensure that **your** cover remains fully effective and in force.

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take reasonable care not to make a misrepresentation that may be relied upon when deciding whether or not to offer **your** insurance. **You** must take care to supply accurate and complete answers to all questions asked by **your** insurance broker and to make sure that all information supplied is true and correct. **You** must also inform **your** insurance broker of any changes to the answers **you** have given as soon as possible. Failure to do this could affect the validity of **your** policy and mean that it may not operate fully in the event of a claim. If **you** have any queries relating to what information needs to be disclosed, please contact **your** insurance broker.

This policy must be read together with **your** current schedule, key facts document and any endorsements or certificates. These items together form **your** contract of insurance.

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Legal Advice helpline

Your call will be answered 24 hours a day to provide **you** with confidential telephone advice about any personal legal problem in the UK, Isle of Man or Channel Islands. Please note that **we** may need to arrange a call back if **you** need specialist legal advice.

To contact the helpline, call: **0333 241 3381** quoting the reference 'Motor Legal Expenses'.



How to make a claim

Any person who is covered by this policy may make a claim. In the event of a claim, please contact **us** as soon as is reasonably possible after the **date of event**, giving **us** as much information as **you** can about what has happened before **you** incur any costs.

If an accident occurs:

- 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.

In the event of **damage** caused by malicious persons, **you** must give notice to the police as soon as possible and obtain a crime reference number.

In the event of a claim for personal bodily **injury**, **we** have the right to have a medical examination carried out of any injured person at **our** expense.

Telephone: **0333 241 9580**

Email: claims@motorplus.co.uk

Or **you** can write to **us** at:

Motorplus Claims
Kircam House,
5 Whiffler Road,
Norwich
NR3 2AL

Our claims line is open 24 hours a day, 365 days a year to assist you.

In order for **us** to help **you** more efficiently, please quote 'Motor Legal Expenses' in all communications.

Important

Please do not appoint **your** own representative before **we** have accepted **your** claim. If **you** do so, **we** will not be liable for any costs incurred even if **we** subsequently accept **your** claim.

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 **us**.

If **your** complaint relates to the sale of this policy, please contact **your** insurance broker.

If **your** complaint relates to a claim, please contact **us** via the address and telephone number shown 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** claim reference available when **you** call **us**.

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. This applies if **you** are an individual, or in a business capacity if **your** annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and **you** have fewer than 10 members of staff. **You** can contact the Financial Ombudsman Service at:



The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: Telephone: **0800 023 4 567**
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Our regulator and insurer

This insurance is arranged by Motorplus Limited & underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority and is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Reinsurance (UK) SE. Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the Financial Services Register by visiting www.fca.org.uk/register, or by telephoning **0800 111 6768**.

Data protection

Please make sure that **you** read and understand this Data Protection notice as it explains to **you** what **we** will do with the information that **you** give us. If **you** apply for **our** products or services it is highly likely that **we** will need both personal and sensitive data (as defined in the Data Protection Act 1998) about **you** and anyone else who is covered by the application form in order to administer the policy and any claims which may arise. **You** should show this notice to any other person covered under **your** policy. If **your** application includes other individuals **we** will assume that they have given their consent to **you** for **you** to give their information to **us**.

Protection of your personal data

The security of **your** personal information is very important to **us** and **we** are compliant with all current data protection legislation. All personal information that **you** supply to **us** either in respect of yourself or other individuals in connection with **our** products or services will be treated in confidence by **us** and will be held by **us** for the purpose of providing and administering **our** products and services including claim handling. This may involve the collection and processing of sensitive data and if **you** complete an application form for **our** products or services **you** will be giving **your** consent to such information being processed by **us** or **our** agents. **Your** personal and sensitive data may also be shared with the underwriter of **our** insurance products, and this may mean that the underwriter needs to provide information, in confidence, to companies acting on their instructions, including companies located outside the European Economic Area.

Inaccurate data

If **you** believe that **we** are holding inaccurate information about **you**, please contact **your** insurance broker if it is to do with this policy document. If any information that **we** hold about **you** in **our** file is incorrect, please contact **our** claims team by any method shown on page 2.

Telephone calls

Please note that for **our** mutual protection telephone calls may be monitored and/or recorded.

Fraud prevention, detection and claims history

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the police;
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.



We and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- check **your** identity to prevent money laundering, unless **you** provide **us** with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **we** access or contribute to.

You can request a copy of certain personal records that **we** hold about you by writing to us at Quality Assurance Manager, Motorplus, Kircam House, 5 Whiffler Road, Norwich, NR3 2AL. A charge of £10 will be made for supplying a copy of these records. **We** will supply the information within 40 calendar days.

Choice of law and jurisdiction

Unless otherwise agreed in writing, the law of England and Wales will apply to the contract or if at the date of contract **you** are a resident of Scotland, Northern Ireland, Channel Islands of the Isle of Man, in which case the law for that country will apply.

Unless otherwise agreed in writing, the courts of England and Wales, or the country in which **your** main residence is situated will have jurisdiction for hearing and determining any litigation arising out of or in connection with any disputes regarding the interpretation of this policy.

Contracts (Rights of Third Parties) Act 1999

The terms of this policy are only enforceable by **you**. A person who is not named under the policy has no rights under the Contracts (Rights of Third Parties) Act 1999 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.

Your Agreement with Others

This contract of insurance is personal to **you** the policyholder and **us**.

We will not be bound by any agreement between **you** and **your** appointed representative, or **you** and any other person or organisation.

You may not assign any of the rights under this policy without **our** express prior written consent.

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.

Renewal procedure

The term of **your** Motor Expenses policy is one year. 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.

Use of language

Unless otherwise agreed, for the purposes of this insurance contract the language used will be English.

Other formats

If **you** require this document in any other format please do not hesitate to contact **us**.



General definitions

The words and phrases listed below apply to sections 1 – 4 and will have the same meanings wherever they appear in this policy. These words and phrases can be identified in **bold** throughout the policy.

Adverse Costs

Any **legal costs**, including profit costs, disbursements, VAT and interest, which **you** are ordered to pay by order of the court or with **our** prior written agreement. These may include for example, the opponent's solicitor's fees, barrister's fees or expert's fees.

Appointed representative(s)

The solicitor, solicitors' firm, barrister or other suitably qualified person appointed or approved by **us** to act on **your** behalf. Please refer to **panel** and **non-panel** solicitor definitions below

Civil proceedings

Civil court, civil tribunal or civil arbitration proceedings, which are subject to the jurisdiction of the courts of the United Kingdom, the Isle of Man and the Channel Islands.

Damage

Loss, destruction of or damage to the **vehicle**, including a total loss where the **vehicle** is written off.

Damages

Any sum that a court says **your opponent** must pay or money **your opponent** agrees to pay to settle the claim.

Date of event

The date of any event which may lead to a claim; where there is more than one such event, the date of the first of these

Disbursements

Any sum spent by an **appointed representative** on **your** behalf in respect of services supplied by a third party. **Disbursements** may include, for example, barristers' fees (provided that the barrister is not acting under a conditional fee agreement or equivalent arrangement) or expert report fees.

Insured event

An incident which gives rise to a claim under this policy which occurs within the **period of insurance** and within the **territorial limits** which:

- i) causes **damage** to **your vehicle**;
- ii) causes **damage** to any personal belongings within or on the **vehicle**; or
- iii) causes **you** to sustain any other **uninsured losses**

Insurer

UK General Insurance Limited, who is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Reinsurance (UK) SE.

Legal costs

Professional legal fees that **you** are bound to pay, including reasonable fees or expenses incurred by the **appointed representative** whilst acting for **you** in the pursuit of **civil proceedings**. This also includes **disbursements**; however these **disbursements** must be in respect of services provided by a third party, received by **you**, distinct from the services supplied by the **appointed representative**. **Legal costs** will not be paid on an interim basis throughout a claim.

Motor Insurance Policy

The policy of motor insurance for **your vehicle** which has been issued in accordance with the requirements of the Road Traffic Act 1988.



Non Panel Solicitor

If **you** decide to appoint a representative of **your** own choosing, they will be referred to within this policy as a 'non-panel' solicitor. Please refer to Condition 2 – Appointed Representative on page 11.

Opponent

The third party responsible for the accident or collision which has given rise to an **insured event** under this policy and against whom **you** wish to bring a claim. Proceedings may not be issued against **us, the insurer** or **your** insurance broker or agent, nor may proceedings be issued against an employer where **you** are the employer and the driver is **your** employee.

Panel Solicitor

A solicitor recommended by **us** to **you** in the event of a claim, to act on **your** behalf and provide assistance.

Part 36 Offer

Any offer made to settle a claim, where blame is accepted or not, made by either party throughout the claim.

To be accepted, the offer must:

- be in writing;
- call itself a Part 36 Offer;
- be open for at least 21 days, when the offeror will pay the **opponent's** costs, if accepted;
- specify covers the whole claim, part of it, or an issue that arises in it and, if so, which;
- advise whether any counterclaim is factored in.

Period of insurance

The period of 12 calendar months beginning with the date of inception of this Motor Legal Expenses Policy

Reasonable prospects

A greater than 50% chance that **you** will be successful in **your** pursuit or defence of legal proceedings and make a successful recovery.

Territorial limits

The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

Terrorism

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- I. involves violence against one or more persons; or
- II. involves damage to property; or
- III. endangers life other than that of the person committing the action; or
- IV. creates a risk to health or safety of the public or a section of the public; or
- V. is designed to interfere with or to disrupt an electronic system.



This policy also excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

Uninsured Losses

Any loss directly arising from an **insured event** that is not covered by any other insurance policy but not including damages for death or personal injury.

Vehicle

The vehicle(s) specified in the **motor insurance policy** which was being driven or ridden by a person entitled to drive or ride it, together with any caravan or trailer attached to the vehicle at the time of any event which gives rise to a claim.

We/our/us

Motorplus Limited.

You/Your

The named holder of this policy, who lives in the United Kingdom, the Channel Islands or the Isle of Man, together with any other person who is entitled to drive or ride the **vehicle** under the **motor insurance policy** who is also resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man (but not including any other person who is a passenger or pillion passenger in or on the **vehicle**).

Cover

Upon payment of the premium, **the insurer** will provide **you** with legal expenses protection for **adverse costs** and **legal costs**, up to a limit of £100,000 for any one claim, provided that the legal action or criminal prosecution:

- i) relates to a cause, event or circumstance which occurs within the **territorial limits**;
- ii) occurred during the **period of insurance**;
- iii) has been notified to **us** as soon as reasonably possible after the **date of event**; and
- iv) can be dealt with by a court of competent jurisdiction within the **territorial limits**.

The **insurer** will reimburse you in respect of the legal costs incurred in bringing an action against a third party in consequence of an event causing:

1. **damage to your vehicle**;
2. **damage** to any personal belongings being either inside or on the **vehicle**;
3. **your** death or bodily **injury** whilst you are travelling in or on the **vehicle**, or getting into or out of or on or off the **vehicle**;
4. any other **uninsured losses** (including but not limited to alternative transportation costs, should **your** vehicle be unusable following an accident and loss of earnings as a result of an accident requiring **you** to take time off work.

In order for **us** to accept **your** claim, we must deem that there are **reasonable prospects** of success.

We will provide this cover provided that:

- i) Any claim is reported to **us** within a reasonable period of time after the **insured event**;
- ii) **Your** claim has **reasonable prospects** of success;
- iii) The claim can be pursued in a proportionate manner, unless otherwise agreed by **us**;
- iv) The accident occurred within the **territorial limits** and with the **period of insurance**;
- v) The accident was the fault of the **opponent**;
- vi) **You** do not deliberately mislead **us** or the **appointed representative** or exaggerate the claim or bring any false or contrived claims;
- vii) **We** have given written approval to pursuing a claim prior to **you** commencing any legal proceedings or making an appeal;



- viii) **You** follow **our** or the **appointed representative's** advice and provide any information they ask for;
- ix) **Your appointed representative** follows the requirements set out in the "**your appointed representative** must do the following" section on page 12.

General conditions

The following conditions apply to all sections of this policy. **You** must comply with them where applicable in order for **your** insurance to remain in full force and effect.

1. Claims

- a) **You** will give notice to **us** as soon as practicable following an **insured event**;
- b) **You** will take all steps necessary to assist in the recovery of **legal costs** from a third party where appropriate and where **you** are able to do so;
- c) All **legal costs** may be subject to an independent assessment to ensure that they have been incurred reasonably;
- d) All professional fees, expenses, **disbursements** and any other costs may only be incurred with **our** prior consent;
- e) **Legal costs** will not be paid on an interim basis throughout a claim
- f) **You** will not enter or offer to enter into any negotiation to settle the claim without **our** prior written approval to do so;
- g) **You** will not unreasonably withhold consent for **your appointed representative** to make an offer to settle the legal action. This includes agreeing to settle by way of a **Part 36 offer**;
- h) If an offer of settlement (which may include a **Part 36 offer**) is made that **we** or the **appointed representative** would deem fair and **you** do not accept it, the **insurer** will not be liable for any further costs incurred;
- i) **You** will not withdraw from any legal action without **our** permission to do so;
- j) **You** must attend court or any expert examination where asked to do so;
- k) In some circumstances, where **we** decide it is appropriate, the **insurer** may elect to pay **you** the sum of damages that **you** are seeking and then end or not begin **civil proceedings**, and the **insurer** will not be liable for any further costs incurred;
- l) **We** reserve the right to:
 - i) take over any claim or civil proceedings at any time and conduct them in **your** name;
 - ii) negotiate or settle any claim or civil proceedings on **your** behalf;
 - iii) contact **you** directly at any point concerning **your** claim.
- m) **You** must respond to **us** promptly in all matters relating to a claim, within 14 days unless **we** are satisfied that there is a reason why this is not possible.

2 Appointed representative

- i) Before legal proceedings are issued, an **appointed representative** from **our** panel will be appointed to act for you to pursue, defend or settle any claim **we** have accepted in accordance with the terms and conditions of this policy;
- ii) Should legal proceedings need to be issued or have been issued against **you**, or where there



is a conflict of interest, **you** can choose a **non-panel solicitor** of your choosing. **You** must inform **us** in writing of the full name and address of the representative **you** want to act for **you**.

iii) If there is any dispute over **your** choice of **non-panel solicitor** you will be asked to nominate an alternative. If, after having done so, **we** are still not able to agree, **you** may escalate the matter in accordance with General Condition 5 – Arbitration, which can be found on page 14 of this policy. Until the complaint has been resolved, or until such time as an arbitrator has reached a decision, **we** shall be entitled to appoint an **appointed representative** from **our** panel in order to protect **your** interests in any legal proceedings.

- b) If **you** do select to appoint **your** own **non-panel solicitor**, this insurance will not cover expenses over and above the costs that **our** panel would charge in equivalent circumstances. For **your** information, this means that **we** would take into account the seriousness of the claim and the location and class of **non-panel solicitor** that **you** choose. The hourly rate is currently set at £125 + VAT. **We** reserve the right to assess each case on its merits, and may agree to pay additional fees if **we** feel the situation warrants it. This will remain entirely at **our** discretion;
- c) The **appointed representative** or **non-panel solicitor** will have direct contact with **us** and must fully cooperate with **us** at all times, and **you** must cooperate with **your** representative, providing all necessary information and assistance to them as required;
- d) Any **non-panel solicitor** that **you** appoint must sign **our** standard terms of appointment and adhere to all of its terms. You agree to **us** having access to the **appointed representative's** or **non-panel solicitor's** (as the case may be) file relating to **your** claim. **You** will be considered to have provided express consent to **us** or **our** appointed agent to access the file for auditing, quality and cost control purposes.

1. Cancellation

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 then 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 us 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** cancel the policy, **you** will be entitled to a return of premium on a pro-rata basis.

4. Counsel's Opinion

Where reasonable and necessary, **we** may require that Counsel's Opinion is obtained from a barrister. If this is the case, the barrister will be agreed by both **you** and **us**, to advise of the merits of a proposed claim or civil proceedings. The cost of this advice will be payable by **you** unless the outcome recommends that there are reasonable grounds to pursue **your** claim or civil proceedings, in which case **we** will pay Counsel's fees.



5. **Arbitration Clause**

If there is a dispute between **you** and **us**, or **you** and the **insurer**, which arises from this insurance, **you** can make a complaint to **us** in accordance with the complaints process which can be found on page 2. If **we**, or the **insurer**, are not able to resolve the matter satisfactorily and the matter can be dealt with by the Financial Ombudsman Service, **you** can ask them to arbitrate in the matter.

If the matter cannot be dealt with by the Financial Ombudsman Service, it can be referred to arbitration by a single arbitrator who will be agreed by both **you** and **us**. The arbitration shall be in accordance with the Arbitration Act 1996 and any amending or substituting legislation and will be binding on both parties. The costs of the arbitration shall be at the discretion of the arbitrator.

If we are not able to agree on the appointment of an arbitrator, we shall ask the President of the Chartered Institute of Arbitrators to decide. Their decision will be final and binding on both parties.

6. **Fraudulent Claims**

If **you** make a request for payment under this policy knowing it to be false, fraudulent or otherwise exaggerated in any respect, or **you** ought reasonably in the circumstances to know it to be fraudulent or false, this policy will become void. The **insurer** will give **you** notice of termination, and following this termination no return of premium will be made. If a claim is tainted by fraud, **you** will forfeit the entire claim and will not be able to recover the part of the claim that genuinely would have been payable. Previous valid claims arising prior to the fraudulent act will be unaffected.

7. **Statutory Regulations**

In all matters relating to the performance of this insurance contract, it is the responsibility of both **you** and **us** that **we** both respectively comply with all Acts of Parliament and with all orders, regulations and bylaws made with statutory authority by Government Departments or by local or other authorities. The cost of meeting the requirements of this clause will be payable by **you** and **us** in **our** own rights respectively.

8. **Severability Clause**

If any term of this contract of insurance is to any extent invalid, illegal or incapable of being enforced, such term will be excluded to the extent of such invalidity, illegality or unenforceability; all other terms will remain in full force and effect.

9. **Proportionality**

Where an award of **damages** is the only legal remedy to a dispute and the cost of pursuing **civil proceedings** is likely to exceed the value of any such award of **damages**, the most the **insurer** will pay in respect of **legal costs** is the value of the likely award of **damages**.

10. **Acts of Parliament**

All references to Acts of Parliament in this policy shall include the equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands and shall include any subsequent amendments, re-enactments or regulations.

General exclusions

The following exclusions apply to all sections of this insurance contract:

1. Any claim:
 - i) where the **date of event** is before the date of inception of this policy;
 - ii) brought against **you**;



- iii) that is not notified to **us** as soon as is reasonably possible after the **date of event** when the claim may be prejudiced by late notification;
 - iv) if at the time **you** make a claim under this policy there is any other insurance covering the same liability, **we** will not be liable to pay or contribute more than **our** proportion of any claim and the **legal costs** in connection with this;
 - v) relating to any loss or damage suffered by **your** passenger(s) or the death of or injury to **your** passenger(s);
 - vi) Any claim where the **opponent** cannot be traced or identified;
 - vii) In excess of the limit of indemnity of £75,000 for any one claim;
 - viii) Costs incurred after **we** have advised **you** that **your** claim is best settled by means other than legal proceedings
2. The balance of **legal costs** in excess of what has previously been agreed;
 3. **Legal costs** incurred whilst **you** are bankrupt, in administration or in receivership, or if **you** have entered into a voluntary agreement with creditors;
 4. Any claim that arises as a result of a deliberate action by **you** or anybody associated with **you**;
 5. Any claim relating to violence or dishonesty on **your** part;
 6. Any **legal** costs relating to any event giving rise to a claim and/or leading to civil proceedings which are not identified in sections 1-3 of this policy, including but not limited to:
 - i) costs paid directly to the **appointed representative** prior to **our** approval;
 - i) anything relating to a road traffic accident not covered by **your** primary motor insurance policy, or from **your** use or alleged use of alcohol and/or drugs;
 - ii) matters where **you** intend to represent yourself during a claim;
 - iii) any **legal costs** incurred in any appeal proceedings, unless the **insurer** agreed to cover the original claim, **we** deem that the matter has **reasonable prospects** and **we** are notified of the decision to appeal at least 7 days before the deadline to appeal;
 - iv) any enforcement proceedings or procedure arising from a successful outcome where settlement is not then made, unless relating to claims concluded successfully under this policy
 7. Irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
 8. Loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, **terrorism**, rebellion, revolution, military force or coup, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority
 9. Compensation awarded to a person or group bringing a claim against **you**.
 10. Any claims made in respect of **your** use or alleged use of a mobile telephone whilst driving, unless the telephone is used via hands-free.
 11. Claims arising from or associated with the use of **your vehicle** for racing, rallies, pacemaking or trials;
 12. Judicial review;



13. Proceedings before, or reference to the European Court of Justice or the European Court of Human Rights;
14. If **we** or the **appointed representative** do not believe there are **reasonable prospects** in pursuing **your** claim, **the insurer** will not pay for any costs arising from a subsequent or additional claim to determine **reasonable prospects**;;
15. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.