

# Motor Legal Expenses Insurance

Insurance Product Information Document



**Company: RAC Insurance Ltd**

**Product: Rias Motor Legal Expenses**

Provided by RAC Motoring Services (310208) and RAC Insurance Ltd (202737). Registered in England, United Kingdom; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This is an Insurance Product Information Document which provides a summary of the key information and does not contain the full terms of the policy. This information can be found in the Motor Legal Expenses Insurance Policy Wording.

## What is this type of insurance?

Motor Legal Expenses provides insurance to cover up to £100,000 for legal costs for certain types of legal action(s) as detailed in this document and your policy wording.



### What is Insured?

Cover up to £100,000 in legal costs for the following areas of cover:

#### Uninsured Loss Recovery

- ✓ To recover uninsured losses following a road traffic collision where someone else is responsible.

#### Personal Injury

- ✓ To pursue legal proceedings against a third party following a road traffic collision resulting in your personal injury or death.

#### Motor Prosecution Defence

- ✓ To defend an alleged motoring offence if you have received a court summons.

#### Motor Contract Disputes

- ✓ To pursue 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 relating to the unauthorised use of the vehicle's identity.

#### Motor Insurance Database Protection

- ✓ To help recover a seized vehicle if the reason for seizure is due to your insurer providing incorrect information to the Motor Insurance Database.



### What is not Insured?

- ✗ Claims that have less than a 51% chance of success.
- ✗ Any costs not approved by RAC in writing.

#### Personal Injury

- ✗ Claims for stress, emotional or psychological injury unless you have also suffered a physical injury.

#### Motor Prosecution Defence

- ✗ Claims that relate to violence, alcohol or drugs offences or if you did not hold a valid licence.
- ✗ Fines, damages or other penalties a court of criminal jurisdiction orders you to pay.

#### Vehicle Cloning

- ✗ Claims where the vehicle's identity was used without your permission by someone living with you.



### Are there any restrictions on cover?

- ! RAC must choose the legal representative for your claim. If it becomes necessary to start legal proceedings or there is a conflict of interest you may submit a request to use your own legal representative.
- ! The amount that we will pay a law firm where they are acting as the legal representative is currently £120 per hour.
- ! Claims that are not proportionate to pursue.



### Where am I covered?

- ✓ For Uninsured Loss Recovery and Personal Injury, you are covered in England, Scotland, Wales, Northern Ireland, Channel Islands, the Isle of Man, and the European Union.
- ✓ For all other sections you are covered in England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man.



### What are my obligations?

- You must let RAC know as soon as you are aware you need to claim.
- You must always keep any losses you incur to a minimum.
- You must co-operate and follow requests from RAC if you make a claim and comply with the full Terms and Conditions.



### When and how do I pay?

- Annually by credit/debit card; or
- Monthly by Instalments

**When does the cover start and end?**

This policy starts from the date you have chosen to add the cover and will run concurrently with your home insurance.

**How do I cancel the contract?**

You can cancel your policy by calling 0345 650 1212 or by writing to Rias, First Floor, Everdene House, Deansleigh Road, Bournemouth, BH7 7DU.

You can also cancel your policy by e-mailing [motor@rias.co.uk](mailto:motor@rias.co.uk)

**Cancellation within 14 days**

- You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, you will receive a full refund

**Cancellation after 14 days**

- You can cancel the policy any time after the 14 days. There will be no refund of premium