

Motor Legal Protection



Insurance Product Information Document

Company: Financial and Legal Insurance Company Limited

Product: Motor Legal Protection

This policy is arranged by Bennetts, underwritten by Financial and Legal Insurance Company Limited and administered by 4th Dimension Innovation Limited. 4th Dimension Innovation Limited. Registered No.04673404. Registered Office: Unit 5 Alpha Way, Thorpe Business Park, Egham, Surrey, TW20 8RZ. Authorised and regulated by the Financial Conduct Authority, Firm Reference Number 516498. Financial and Legal Insurance Company Limited. Registered No. 03034220. Registered office: No 1 Lakeside, Cheadle Royal Business Park, Cheadle, Manchester, SK8 3GW. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Number 202915.

This is a summary of your Motor Legal Protection policy. You'll find that the complete pre-contractual and contractual information about this product is provided in your Policy Booklet and other relevant documents, so please take the time to read these.

What is this type of insurance?

Motor Legal Protection is an additional cover option which is purchased alongside your Motorcycle Insurance Policy and provides help with legal costs and expenses following an accident which wasn't your fault.



What is insured?

Uninsured Loss Recovery

- ✓ Cover for your legal expenses when attempting to claim compensation for your uninsured losses in the event of a non-fault claim, including any personal injury up to £100,000.

Motor Prosecution Defence

- ✓ Cover for your legal expenses incurred in defending your legal rights when facing suspension or disqualification of your driving licence up to £2,500.

Motor Legal Helpline

- ✓ Access to legal advice relating to a motoring issue



What is not insured?

- ✗ Any third party costs, own solicitor costs and own disbursements incurred prior to confirmation of indemnity.
- ✗ Any claim where the third party cannot be traced or does not own valid motor insurance at the time of the accident.
- ✗ Any claim not reported within 180 days of the occurrence of the insured event.
- ✗ Any claim against you by a third party.
- ✗ Any legal proceedings dealt with by a court outside of the United Kingdom.
- ✗ Any legal costs or expenses covered by your motorcycle insurance policy.
- ✗ Motor Prosecution Defence where you are alleged to be under the influence of alcohol or drugs.
- ✗ Motor Prosecution Defence does not include any fines or penalties



Are there any restrictions on cover?

- ! There must be a reasonable prospect of success against the third party.
- ! There must be reasonable prospects of avoiding a suspension or disqualification under Motor Prosecution Defence.



Where am I covered?



England
Scotland
Wales
Northern Ireland
Isle of Man



What are my obligations?

- You must notify claims as soon as reasonably possible once you become aware of the insured incident and within no more than 180 days of you becoming aware of the insured incident.
- Motor prosecution defence claims must be notified to us immediately on receipt of the notice of prosecution.
- You must cooperate with us at all times and forward any communication received in relation to the claim.
- You must adhere to the full terms and conditions of this policy at all times.



When and how do I pay?

We offer annual premiums which can be paid by a debit or credit card. In addition, we offer monthly premiums which can be paid by Direct Debit. Direct Debit payments are divided equally across 12 months for renewals and for new business an initial deposit is followed by 10 monthly payments.

There is a charge for paying by instalments which means you will pay more than if you paid annually. Payment will be required when you take out the policy.



When does this cover start and end?

From the start date until the end date as shown on your schedule.



How do I cancel the contract?

You may cancel your policy at any time by phone on 0344 412 2171 or by post at Bennetts Customer Services, Unit 3, Swan Park, Kettlebrook Road, Tamworth, B77 1AG.

Legal Protection cover is cancelled if your associated motorcycle insurance policy is cancelled.