



# Motor Legal Expenses Insurance

## Policy Summary



## LEGAL PROTECTION

# Motor legal expenses policy summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. The full terms and conditions can be found in the Policy Wording, a copy of which is available on request. If you take out a policy with us you will receive a full Policy Wording.

These costs are underwritten by Allianz Legal Protection, a trading name of Allianz Insurance plc. This policy includes access to a 24-hour legal advice helpline provided by us.

**How long will I be covered for?**

Your policy will cover you for 12 months and is renewable annually.

**What happens if I take the cover out and then change my mind?**

When you take this policy out, you will have 14 days to decide if you want to continue with it for the full year. Please see the cancellation section in the policy wording.

**How do I make a claim?**

For:

- Legal advice call Lawphone on **0370 241 4140**.
- Motor Prosecution Defence claims call **0370 241 4140**.
- Uninsured Loss Recovery claims call **01423 879027**.

**What if I have a complaint?**

If you have a complaint please contact our Customer Satisfaction Manager at:

Allianz Legal Protection

Telephone: **0345 0700 886**

Email: [alpcomplaints@allianz.co.uk](mailto:alpcomplaints@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure are in the policy wording.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

**Will I be entitled to compensation if Allianz Insurance plc cannot meet its liabilities?**

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our liabilities. Further details can be found in the policy wording.

# What will I be covered for?

This is only a summary of the cover provided by Motor Legal Expenses Insurance. A full description of the cover is in the policy wording.

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>Lawphone</b> You can ring our legal advice line, Lawphone, to get advice on any personal legal matter.</p> <p>Lawphone is open 24 hours a day, all year round.</p>	<p>Advice will always be according to the laws of Great Britain and Northern Ireland.</p> <p>Advice is only available over the telephone.</p> <p>Advice only relates to personal legal matters.</p>	Lawphone
<p><b>Motor Prosecution Defence</b> We will pay up to £100,000 of your legal costs to defend you if you are prosecuted for an offence relating to you owning or using your vehicle.</p> <p>We will also cover the legal costs of making an appeal following a decision by a court in respect of your legal action.</p>	<p>Driving under the influence of drink or drugs. Driving without:</p> <ul style="list-style-type: none"> <li>insurance;</li> <li>road fund licence or MOT (where these are required by law); or</li> <li>a valid driving licence.</li> </ul>	<p><b>Section 1</b> What is not covered</p>
<p><b>Uninsured Loss Recovery</b> We will pay up to £100,000 of your legal costs to claim damages from the person who causes an accident involving your insured vehicle that was not your fault and which results in:</p> <ul style="list-style-type: none"> <li>your death or bodily injury; or</li> <li>damage to the insured vehicle; or</li> <li>damage to any property which you own or are legally responsible for and which is in or on the insured vehicle.</li> </ul> <p>We will also cover the legal costs of making or defending an appeal following a decision by a court in respect of your legal action.</p>	<p>Any claim arising out of a contract you have with another person or organisation.</p> <p>Driving without:</p> <ul style="list-style-type: none"> <li>insurance;</li> <li>road fund licence or MOT (where these are required by law); or</li> <li>a valid driving licence.</li> </ul>	<p><b>Section 2</b> What is covered</p>
<p><b>Motor Prosecution Defence and Uninsured Loss Recovery</b></p>	<p>At all times during your legal action it must be more likely than not that:</p> <ul style="list-style-type: none"> <li>a court would decide the outcome of your action in your favour; or</li> <li>a court would award you a more favourable settlement of your legal action than has already been offered by your opponent</li> </ul>	<p>The meaning of words that apply to sections 1 and 2 and page 3 – Reasonable prospects of success</p>

# What will I be covered for? (continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Section
	<p>and</p> <ul style="list-style-type: none"> <li>• you will recover damages from your opponent. If we believe that you are not likely to achieve the above, we will end your claim.</li> </ul> <p>We will not cover any costs:</p> <ul style="list-style-type: none"> <li>• you incur before we have accepted your claim in writing; or</li> <li>• that we have not agreed to in writing.</li> </ul> <p>You must make your claim within six months of the date that the event, or series of events, which gave rise to the dispute or criminal proceedings first occurred.</p> <p>At all times during your legal action you must follow the advice of, and co-operate fully with your solicitor and us.</p> <p>You must not withdraw your claim from your solicitor without the written agreement of us and your solicitor.</p> <p>At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises which means that the legal representative we choose cannot act for you because of his or her professional rules.</p>	<p>Exclusion 2 of What is not covered by sections 1 and 2</p> <p>Condition 1a of Conditions that apply to sections 1 and 2</p> <p>Condition 1d of Conditions that apply to sections 1 and 2</p> <p>Condition 1e of Conditions that apply to sections 1 and 2</p> <p>Condition 6 of Conditions that apply to sections 1 and 2</p>

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