

# Motor Legal Expenses Insurance

## Insurance Product Information Document

**Company: Lawshield UK Ltd**

**Product: Lawshield Motor Elite**

Lawshield UK Limited is authorised and regulated by the Financial Conduct Authority. FCA registration number 306793. Lawshield UK Limited is registered in England and Wales under number 3360532. AmTrust Europe Limited is authorised by the Prudential regulation Authority and regulated by the Financial Conduct Authority. FCA registration number 202189. AmTrust Europe Limited is registered in England and Wales under number 01229676.

This document contains the significant information about the Motor Elite product. It does not describe all the terms and conditions of the policy. The full terms and conditions are included in the Policy Booklet and Policy Schedule which will be issued to you after you have purchased the policy.

### What is this type of insurance?

This is a legal expenses insurance product which helps you to recover uninsured losses and costs from the person responsible for the accident following a vehicle collision. It also provides motor prosecution defence cover. This insurance is arranged by Lawshield UK Ltd & underwritten by AmTrust Europe Limited.



#### What is insured?

- ✓ **Personal Injury & Uninsured loss recovery up to £100,000** - Cover will be provided for a non-fault road traffic accident (excluding claims for theft or fire) occurring within the period of insurance and geographical limits which results in:
  - (a) Loss or damage to the insured vehicle including trailer attached thereto.
  - (b) Loss or damage to personal property owned by you whilst the property is in/on or attached to the insured vehicle.
  - (c) The death of or injury to you whilst getting into or out of the insured vehicle, plus any uninsured losses.
- ✓ **Motor Prosecution Defence** - We will pay up to £10,000 on any one claim towards legal expenses incurred in the defence of a criminal prosecution for a motoring offence.



#### What is not insured?

- ✗ Any claims relating to car parking fines, driving without insurance, driving whilst under the influence of alcohol or drugs, racing, rallying, competitions or trials of any kind.
- ✗ Any costs charged by a solicitor or claims adjuster without our consent.
- ✗ We will not pay for legal costs and expenses until we have accepted the claim in writing.
- ✗ Claims reported more than 180 days after the incident.
- ✗ Any claims relating to incidents that happen before this policy starts or outside the geographical limits.



#### Are there any restrictions on cover?

- ! Prospects of success must be greater than 51%.
- ! Costs and expenses for legal proceedings where the estimate for the costs and expenses is greater than the amount in dispute.
- ! We have complete control over how proceedings are carried out.
- ! £100,000 is the maximum sum payable under personal injury & uninsured losses.
- ! A valid insurance certificate for the insured vehicle must be in force covering you at the time of an insured incident.
- ! If you unreasonably withdraw from a claim without our prior agreement, then the legal costs and expenses will become your responsibility.



### **Where am I covered?**

You are covered anywhere in the United Kingdom, the Isle of Man and the Channel Islands, the European Union, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.



### **What are my obligations?**

You are obliged to comply with all the terms and conditions of the policy which are detailed in the Policy Booklet. You must ensure any information you provide in relation to this policy is up-to-date and accurate. To have a valid claim under the policy there are certain procedures you must follow when you submit a claim and these are detailed in the Policy Booklet. You must give us any information and evidence we need (you will have to pay any costs involved in this). You must not do anything to affect your case.



### **When and how do I pay?**

Your agent/Broker will advise you of when and how payment can be made. Examples of this could be, you can pay your premium as a one-off payment, annually or in monthly instalments, Direct Debit or with a credit or debit card.



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

The standard length of the contract is normally 12 months from the date on which the cover starts which will be shown in your Policy Schedule. Any variations to this will be detailed in your Policy Schedule.



### **How do I cancel the contract?**

If you decide that for any reason, this policy does not meet your insurance needs then please contact the agent from whom you bought the policy within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later and your agent will then refund your premium in full.

If you wish to cancel your policy after 14 days, you will be entitled to a pro-rata return of premium.

No refund will be payable if any claims have been made or are pending.