

# INSURANCE PRODUCT INFORMATION DOCUMENT

Product: Motor Legal Expenses Insurance

Company: RAC Insurance Limited

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

**This document provides a summary of the key information relating to this Motor Legal Expenses insurance policy. Complete pre-contractual and contractual information on the product is provided in your policy wording and policy schedule.**

## 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 your policy wording and policy schedule.



## WHAT IS INSURED?

### UNINSURED LOSS RECOVERY

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

### MOTOR PROSECUTION DEFENCE

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

### MOTOR VEHICLE CONSUMER 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.

### TELEPHONE LEGAL HELPLINE

- ✓ Advice relating to any private legal matter (non-insured benefit).



## WHAT IS NOT INSURED?

- ✗ Claims that have less than a 51% chance of success.

- ✗ Any costs not approved by RAC in writing.

### UNINSURED LOSS RECOVERY

- ✗ 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 have a valid licence.
- ✗ Fines, damages or other penalties a court of criminal jurisdiction orders you to pay.



## 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 most the insurer will pay is £100,000 for all claims arising from the same incident.
- ! You will be responsible for legal costs in excess of the hourly rate we normally pay our legal representative. The amount is £125 per hour.
- ! The maximum amount we will pay the legal representative for a small claims track case under Section A is £400 plus VAT.
- ! Claims that are not proportionate to pursue.



### WHERE AM I COVERED?

- ✓ 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?

- You can pay your premium as a one-off payment annually or in instalments (a credit charge may apply)
- The broker/intermediary who sold you your Motor Legal Expenses insurance policy will tell you whether you need to pay a separate premium for this cover, or whether it is automatically included in the sum you pay for your Motor insurance policy. If you are charged a separate premium, it can be paid by the same method at the same time as you pay for your Motor insurance.



### WHEN DOES COVER START AND END?

Cover lasts 12 months and starts and ends at the same time as the dates detailed on your Motor insurance policy schedule.



### HOW DO I CANCEL THE CONTRACT?

Where the premium for your Motor Legal Expenses insurance policy has been included within your Motor insurance premium, it cannot be cancelled independently from your Motor insurance policy, and the contract will run for as long as that policy stays in force.

If you have paid an additional premium for your Motor Legal Expenses insurance, you can cancel within the first 14 days of receiving your policy with a full refund, provided that we have not accepted a claim. Tell the broker/intermediary who sold you your Motor Legal Expenses insurance policy that you wish to cancel. They will decide what refund, if any, is due for the time you have not used if you cancel after the first 14 days.