

Motor Legal Expenses Insurance

Insurance Product Information Document

shield
TOTAL INSURANCE

Company: Coplus

Product: Motor Legal Expenses Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Motor Legal Expenses insurance policy provides cover to the policyholder and any other person entitled to drive/ride the named vehicle for legal costs, adverse costs and disbursements incurred in bringing a legal action against a third party for an insured event involving the vehicle noted on the policy schedule.

What is insured?

The policy covers £100,000 per claim legal costs, adverse costs and disbursements for the insured events listed:-

- ✓ Causes damage to your vehicle; and or
- ✓ Causes damage to any personal belongings within or on the vehicle; and or
- ✓ Causes your death or bodily injury whilst you are travelling in the vehicle, getting in, out or off the vehicle; and or
- ✓ Any other uninsured losses such as alternative transport or loss of earnings.

The legal action relating to an insured event must:

- i. occur within the period of insurance; and
- ii. be notified to us as soon as practicable after the date of the insured event;
- iii. can be dealt with by a court of competent jurisdiction within the territorial limits.

The maximum liability of the insurer under this policy is £100,000 in respect of any one claim and must be over and above the small claim limit.

This policy also provides:-

- ✓ Access to a legal helpline 365 days a year
- ✓ Assistance services for any claim that falls into the small claims limit or involves uninsured loss recovery

What is not insured?

- ✗ Passengers or Pillion Passengers are not covered in this version of the policy;
- ✗ Any claims brought against you;
- ✗ Any claim not notified to us as soon as practicable that adversely affects the likely outcome of the legal action;
- ✗ Any claim where the opponent cannot be traced or identified;
- ✗ Claims exceeding £100,000 limit of indemnity;
- ✗ Costs incurred after we have advised that the legal action is best settled by means other than civil proceedings;
- ✗ Any disputes or enquires that commenced prior to the inception of this policy;
- ✗ Deliberate actions by you or someone associated to you;
- ✗ Claims relating to violence or dishonesty on your part;
- ✗ Claims involving the use of a mobile phone whilst driving unless a hands free kit was being used;
- ✗ Relating to any loss or damage suffered by your passenger(s) or the death of or injury to your passengers.



Are there any restrictions on cover?

- ! Any claim must be reported to us as soon as practicable following an insured event. We shall have the right to reject any claim under this policy where your delay in notifying us has adversely affected the likely outcome of your claim;
- ! Your legal action must have reasonable prospects of success;
- ! The insured event must occur within the territorial limits and within the period of insurance;
- ! The insured event has to be the fault of the opponent;
- ! You must not deliberately mislead us or the appointed representative or exaggerate the claim and/or legal action or bring any false or contrived claims and/or legal action;
- ! We have to give written approval to pursuing a legal action prior to you commencing any legal proceedings or making an appeal;
- ! You must follow our or the appointed representative's advice and provide any information they ask for;
- ! Your appointed representative must follow the requirements set out in the appointed representative conditions.



Where am I covered?

Cover is provided within the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

Making a claim

If you need to make a claim, please call us on **0333 241 9580** or email: claims@coplus.co.uk

Or you can write to us at:

Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Complaints

It is our intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should following the complaints process below.

Complaints regarding the SALE OF THE POLICY

If your complaint relates to the sale of this policy, please contact your insurance broker.

Complaints regarding CLAIMS

If your complaint relates to a claim, please contact :

The Quality Assurance Manager
Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Telephone: 0333 241 9580 or email qtm@coplus.co.uk

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.