

# Motor Legal Expenses Insurance

## Insurance Product Information Document

**Company: Lexelle Limited**

**Product: Motor Legal Expenses**

Lexelle Limited is authorised and regulated by the Financial Conduct Authority. (FCA Registration Number 312782)

This insurance is underwritten by Financial & Legal Insurance Company Limited who is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FCA Registration Number 202915)

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

The Lexelle Motor Legal Expenses Insurance Policy covers Motor Insurance policyholders for legal fees and costs in the event that a civil claim arises for damage or compensation in respect of death or bodily injury sustained by the policyholder in a road traffic accident and / or uninsured losses incurred.



#### What is insured?

##### Free Legal Advice:

- ✓ Free legal advice on legal matters falling under the sections of cover provided by this policy.

##### Motor Uninsured Loss Recovery:

- ✓ Professional Fees of any Civil claim for damages or compensation in respect of death or bodily injury sustained by you in a road traffic accident and / or uninsured losses incurred.



#### What is not insured?

- ✗ Any claim for damages or compensation which is or may if legal proceedings are issued be allocated to the small claims jurisdiction of the courts
- ✗ Any claim in excess of the aggregate maximum amount stated on your policy schedule.
- ✗ Where your claim does not have a prospect of above 50% of obtaining the payment of damages or compensation from another party.
- ✗ Any claim which arises from a criminal act or omission.



#### Are there any restrictions on cover?

- ! For any claim under this policy you must submit a claim form no later than 180 days after the event giving rise to your claim.
- ! Prior to any proceeding you must use the representative or solicitor's nominated and appointed by us.
- ! Any claim that occurs outside of the policy period.



## Where am I covered?

You are covered within the United Kingdom of Great Britain and Northern Ireland.



## 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?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.



## When does the cover start and end?

Your cover start date and end date will be detailed on 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 return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, provided 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, however no refund of premium will be payable.