

Legal Expenses Insurance

Insurance Product Information Document

Company: Financial and Legal Insurance Company Limited

Product: Legal Expenses Insurance

Financial and Legal Insurance Company Limited, registered in England and Wales number 03034220. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (Reg No: 202915) and the Prudential Regulation Authority

This document provides a summary of the key information relating to this insurance policy and should be read in conjunction with your full policy documentation to ensure you understand the full terms and conditions that apply.

What is this type of Insurance?

If you are involved in a traffic accident that wasn't your fault, legal expenses insurance provides cover to help you recover any losses that are not covered by your vehicle insurance policy from the person at fault for the accident. It also provides cover for legal costs if you are prosecuted for a motoring offence.



What is Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✓ Uninsured Loss Recovery and Personal Injury.
- ✓ We will pay for legal expenses (including opponents costs) following a non-fault accident involving the insured vehicle, to recover the insured person's uninsured losses for:
 - Loss or damage to the insured vehicle
 - Loss or damage to personal property whilst in the vehicle
 - Death or injury to an insured person while travelling in or on the insured vehicle
 - Any other uninsured losses incurred as a result of the incident e.g. your Policy excess, hire vehicle charges, loss of earnings
- ✓ Free Motor Legal Helpline.
- ✓ Motor Prosecution Defence
 - Legal defence if you are prosecuted for a motoring offence
- ✓ Telephone Helplines:
 - Legal Advice
 - Tax Advice
 - Health and Medical Information Service
 - Counselling Service



What is not Insured?

- ✗ Legal expenses more than £100,000 or £25,000, please refer to your policy wording for your policy limit.
- ✗ Legal expenses where we believe the insured person's claim does not have a reasonable chance of success.
- ✗ Legal expenses where we believe the costs to pursue the insured person's claim are not in proportion to the expected benefit.
- ✗ Claims reported more than 120 days after the date of the incident.
- ✗ Claims for incidents outside of the territorial limits
- ✗ Legal expenses incurred prior to notification of the claim to us.



Are there any restrictions on cover?

- ! The use of your own legal representative. We will appoint a legal representative for you. You may only choose your own legal representative when legal proceedings start or if there is a conflict of interest.

