

Motor Premier Plus Legal Expenses Insurance

Insurance Product Information Document

Company: MSL Legal Expenses Limited



Product: Motor Legal Protection

MSL Legal Expenses Limited is an intermediary registered in England and authorised by the Financial Conduct Authority and the Prudential Regulation Authority (311676). MSL Legal Expenses Limited act on behalf of Financial & Legal Insurance Company Limited who are registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202915). This document provides a summary of the main policy coverages and exclusions and is not personalised to your specific needs.

What is this type of insurance?

This is a claims made, Motor Legal Protection Insurance Policy, which is designed to assist you in the pursuit and defence of certain legal rights.



What is insured?

- ✓ **Recovery of Losses** – Covers the costs and expenses in relation to the pursuit of legal proceedings against the party at fault.
- ✓ **Defence of Criminal Prosecution of a Motor Offence** – Covers the cost and expenses of defending a Criminal Prosecution for a Motoring Offence.
- ✓ **Vehicle Cloning** – Covers the costs of defending You in civil or criminal proceedings arising from the use of Your vehicle's identity without permission.
- ✓ **Illegal Clamping and Towing** – Covers the costs to pursue the recover of illegal clamping or towing fees.
- ✓ ***Replacement Hire Vehicle** – If Your vehicle is unroadworthy or unavailable due to an accident in which You are at fault, theft, vandalism, storm or flood, a hire vehicle will be supplied.
- ✓ ***Please refer to Your Policy Wording for full terms and conditions.**



What is not insured?

- ✗ **Prior Costs and Expenses** – Any costs incurred before a claim is made and any costs and expenses which we do not authorise.
- ✗ **Prior Claims** – Any claim or incident which You knew about, or ought to have known about before the commencement of this Policy.
- ✗ **Dishonesty, Violence and Fraud** – Any claim which involves actual or alleged dishonesty or violence by You or a statement which is overstated, false or fraudulent.



Are there any restrictions on cover?

- ! **Reasonable Prospects** – There must be more than a 50% chance of recovering damages, defending a claim or prosecution or obtaining a legal remedy
- ! **Solicitor / Legal Representative** – If You choose an alternative solicitor or representative in relation to a claim under this policy, we will not pay them more than the amount we would pay our own choice of solicitor or representative.
- ! **Excess** – Please refer to Your Certificate of Insurance for full details.



Where am I covered?

- ✓ United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

- Advice - You must follow the advice or the advice line at all times.
- Cooperation- You must cooperate fully with Us and provide within a reasonable time, any requested information and documentation we ask for.

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When and how do I pay?

You should make payment to Your Broker, this may be by making a one off payment or Your Broker may be able to arrange credit facilities if required.



When does the cover start and end?

- Your Policy covers You for a maximum of 12 months from the date You requested Your Policy to be started. The dates will be shown on Your Certificate of Insurance.



How do I cancel the contract?

- You have the right to cancel this Policy:
 - Within 14 days of its inception without any premium charge provided there have been no claims.
 - At any other time, however no refund of premium will be available.