

Basic Motor Legal

Insurance Product Information Document



Company: **One Insurance Limited**

Product: **Basic Motor Legal Assistance**

One Insurance Limited is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission (company number 123555) and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (998980)

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. The complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? This product is designed to provide you with cover against certain legal issues relating to a road traffic accident or similar events, as detailed in the policy wording.



What is insured?

Uninsured Loss Recovery

- ✓ £50,000 (inclusive of VAT) of legal costs during any one period of insurance to pursue assistance with recovery of uninsured losses from the person who was to blame following a road traffic accident.

Legal Advice Helpline

- ✓ Access to a legal advice help line to discuss any legal matter following a road traffic accident.
- ✓ Access to a legal advice help line to discuss non-motor related matters including:
 - Non-motor personal injury
 - Contract disputes
 - Property disputes
 - Clinical negligence
 - Motor prosecutions



What is not insured?

- ✗ Legal costs towards personal injury compensation.
- ✗ Any costs incurred before we accept a claim or without our prior agreement.
- ✗ Any claims where your motor insurer rejects, voids or cancels your motor insurance.
- ✗ Any claims that arise from any fraudulent, dishonest, deliberate or criminal act.
- ✗ Any claim where the opponent cannot be traced or identified.
- ✗ Any disbursements related to any legal action.
- ✗ Any adverse costs against you.



Are there any restrictions on cover?

- ! Cases without reasonable prospects of success for a positive outcome (must be 51% or greater).
- ! Cover is restricted to claims that would involve courts in the UK only.
- ! In the event that a conflict of interest arises, you're welcome to use your own legal representative, but we won't cover any costs in excess of our own appointed legal representatives.



Where am I covered?

- ✓ Britain & Northern Ireland, Isle of Man and Channel Islands.



What are my obligations?

- You must report any claim to us as soon as possible. We will decline any claim if we are told after 180 days following you knowing about the incident.
- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation since the insurance started or was last renewed.
- You must have asked all the other drivers the relevant questions to get the information you need.
- You shall supply all information requested by the adviser and us including information which we require to decide whether a claim may be accepted.
- You must gain our consent before incurring any legal costs.
- If you withdraw from the legal action without our consent, you're responsible for any legal costs.
- You must have a live motor policy in place with our approved distribution partners (insurance broker) at the time of your enquiry.



When and how do I pay?

You will pay your insurance broker in full or in monthly instalments. Your insurance broker will explain the payment options available to you.



When does the cover start and end?

Your schedule will show the start and end dates of your policy.



How do I cancel the contract?

If you want to cancel your insurance, you need to contact your insurance broker.

You can cancel your policy within 14 days of purchase or renewal, and we will refund any money paid. If you want to remove the product outside the first 14 days of purchase or renewal, there will be no refund of premium.