

# Motor Legal Cover

## Insurance Product Information Document

Company: ONE Insurance Limited

Product: Motor Legal Cover



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?** Motor Legal Expenses provides up to £125,000 for legal costs for certain types of legal action(s) such as uninsured losses sustained by you in an accident that wasn't your fault and other legal services and costs related to the ownership of a motor vehicle, as summarised below.



### What is covered?

- ✓ £125,000 legal expenses cover
- ✓ 24/7 motor legal helpline
- ✓ Advice on the pursuit of personal injury compensation
- ✓ MID protection - To help recover a seized vehicle if the reason for seizure is due to your insurer providing incorrect information to the Motor Insurance Database.
- ✓ Vehicle cloning - To defend claims following a summons to attend court relating to the unauthorized use of the vehicle's identity.
- ✓ Vehicle contract - To pursue compensation following a breach of an agreement relating to the sale, purchase, servicing, repair, testing, hire or hire purchase of the vehicle.
- ✓ Uninsured losses - We'll pay legal costs to help claim compensation if you or your passengers suffer a loss as a result of a non-fault accident involving your vehicle including policy excess recovery, lost earnings, travel expenses and personal belongings.



### What is not insured? (Key exclusions only)

- ✗ Where your claim falls below the Small Claims Court Limit, we will not cover costs that exceed the amount being claimed
- ✗ Uninsured Loss Recovery Claims for stress, emotional or psychological injury unless you have also suffered a physical injury.
- ✗ Fines, damages or other penalties a court of criminal jurisdiction orders you to pay.
- ✗ Vehicle Identity Theft Claims where the vehicle's identity was used without your permission by someone living with you.
- ✗ Incidents outside the period of insurance
- ✗ We won't pay out if your vehicle is not insured and/or does not have an MOT and/or you do not have a valid driving license.



### Are there any restrictions on the cover?

- ⊘ We will not reimburse you for any Legal Costs that you pay or agree to pay before the claim is accepted.
- ⊘ For claims made under the vehicle contract disputes - The contract in dispute must have been entered into after the insurance started and at least £250 incl VAT must be in dispute.
- ⊘ There must be more than a 51% chance of winning the case and achieving a positive outcome
- ⊘ You are not covered for any other legal representative's costs unless court proceedings have started or a conflict of interest arises
- ⊘ Personal injury claims must follow a road traffic accident

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### What are my obligations?

- You're required to keep to the conditions shown in your full policy documentation. Some examples of these are:
- You must tell us about the incident as soon as possible and within 180 days



### Where am I covered?

Except where we say otherwise your insurance applies in Great Britain and Northern Ireland.



### When does the cover start and end?

For your cover start and end date please refer to your policy documents



### When and how do I pay?

You can pay your premium as a one-off payment annually or in monthly instalments. Payments can be made by Direct Debit or debit/credit card. The instalment plan for any monthly payments is arranged by your broker and not the insurer, using the services of credit finance companies.



### How do I cancel the contract?

If you want to cancel your motor legal cover you need to contact your insurance broker.

You are entitled to cancel your policy up to 14 days from the start of your policy with a full return of your premium. If you have made a claim you will still need to pay the premium in full.

If your cover has not yet started, you will receive a full refund.

If you wish to cancel after 14 days, you can still cancel your cover; however, no refund is available.