

ALPS Complete Motor Legal Expenses

Insurance Product Information Document

Company: Auto Legal Protection Services Limited (ALPS). A company registered in England (company number: 3676991) Authorised and regulated by the Financial Conduct Authority, registered number 300906.

Product: Motor Legal Expenses

This insurance is managed and provided by Auto Legal Protection Services Limited ("ALPS"). It is underwritten by AmTrust Europe Limited, on whose behalf ALPS acts.

Auto Legal Protection Services is authorised and regulated by the Financial Conduct Authority. ALPS's Firm Reference Number is 300906.

AmTrust Europe Limited's registered address is Market Square House, St James' Street, Nottingham, NG1 6FG, company registration number 01229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, FCA register number 202189.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

Motor Legal Protection provides insurance to cover up to £100,000 for advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule.



What is insured?

We'll cover a legal advisers' costs to help you pursue or defend a claim in the following situations:

- ✓ **Uninsured Loss Recovery & Personal Injury:** To pursue damages claims arising from a road traffic accident:
 - Whilst you are in, boarding or alighting the vehicle against those whose negligence has caused your injury or death; and/or
 - Against those whose negligence has caused you to suffer loss of your insurance policy excess or other out of pocket expenses.
- ✓ **Motor Prosecution Defence:** To defend a legal action in respect of a motoring offence, arising from your use of the vehicle.
- ✓ **Motor Contract:** To pursue or defend a legal action relating to a dispute over a contract for the sale or purchase of goods or services relating to the vehicle, including the vehicle itself, provided advisers' costs do not exceed the amount claimed.
- ✓ **Vehicle Cloning:** To defend a legal action arising from the use of the vehicle's identity by another person or organisation without your permission.
- ✓ **Illegal Clamping and Towing:** To pursue the recovery of illegal clamping or towing fees related to the vehicle.
- ✓ **Hire Vehicle:** We will provide you with a hire vehicle up to the hire period and within the policy schedule, subject to the terms, conditions and exclusions of this policy, arising from an insured incident within the territorial limits where you notify us during the insured period and within 5 working days of the insured incident.



What is not insured?

The policy does not provide cover for:

- ✗ **Pre-inception incidents:** We won't cover events that started before the policy began.
- ✗ **Prospects of success:** We won't cover any legal action if there are not prospects of success. This is where the likelihood of winning is less than 50%.
- ✗ **Proportionality:** Where your claim falls below the small claims court limit, we will not cover costs that exceed the amount of damages being claimed.
- ✗ **Conflicts:** We will not cover any costs covered by another insurance policy.
- ✗ **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.



Are there any restrictions on cover?

- ! **Your own advisers' costs:** Once court proceedings are issued, or 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 standard advisers' rates.
- ! **Withdrawn claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.



Where am I covered?

Claims which arise, or where proceedings are brought in:

Uninsured Loss Recovery & Personal Injury

- ✓ The United Kingdom and the European Union

All other sections

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



What are my obligations?

- You must notify claims as soon as possible once you become aware of the insured incident and within no more than 90 days of you becoming aware of the insured incident.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us.
- You must gain our consent before incurring any legal advisers' costs.



When and how do I pay?

You will need to pay your premium to your insurance broker before taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided.



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?

You can cancel your policy within 14 days from the date you receive the policy documentation at the start of your insurance or the renewal policy documentation for subsequent periods of insurance by contacting your insurance broker.

You will receive a refund of any premium paid provided that you have not made, and do not intend to make, a claim. If you choose to cancel your policy after 14 days from the start date of your insurance, then no refund of premium is payable.