

# esure Flex Motor Legal Protection

## Insurance Product Information Document

**Company:** esure Insurance Limited **Product:** Car Policy Optional Extra

esure Insurance Limited is registered in England and Wales no. 3885534 at The Observatory, Reigate, Surrey, RH2 0SG, and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, number 203350.

This Insurance Product Information Document is a summary and full details of the terms and conditions are in our policy booklet.

**What is this type of insurance?** This optional extra to the car policy is designed to meet the demands and needs of someone who wishes to cover themselves against the unforeseen costs of recovering uninsured losses, defence of prosecution for motoring offences and motoring database disputes.



### What is insured?

#### Your car

- ✓ We will help you, anyone else named on your policy and any passengers in the car to recover your uninsured losses
- ✓ A maximum of £100,000 for legal costs per incident (excluding motor database disputes)
- ✓ Legal costs to defend you from prosecution for an offence involving the use of the insured car
- ✓ Legal costs up to £10,000 to represent you in a dispute with the police, government agency, or insurer concerning incorrect information held about you or the insured car
- ✓ Access to a legal advice helpline to provide you with confidential advice on any motor-related incidents, losses and injury



### What is not insured?

- ✗ All exclusions stated in your car policy will still apply
- ✗ Uninsured losses where we decide you were at fault for the accident
- ✗ Pleas of mitigation that are against the public interest
- ✗ Legal costs where funding is available to you through legal aid from the Legal Aid Agency, or any other public body, insurance policy, trade union or employer
- ✗ Parking offences that don't result in penalty points on your licence
- ✗ Further legal costs after a guilty verdict
- ✗ Any costs you're asked to pay by a court or criminal jurisdiction
- ✗ Costs that arise from a dispute between you and us
- ✗ Claims where we have rejected the claim on your policy



### Are there any restrictions on cover?

- ! All exclusions and conditions from your car policy will always still apply
- ! Cover only applies if at the time of the incident your car insurance policy is in force
- ! We will not pay costs which exceed the limit of indemnity
- ! Cover is limited to rectifying inaccurately recorded information and not challenging decisions or judgements made by the insurers or the police/government agencies
- ! We, our authorised representative and/or solicitor will decide if there are reasonable prospects of pursuing any claim
- ! We can recover our legal costs from you and your cover under this section will end, where you stop defending the claim without our consent and the support of your solicitor



## Where am I covered?

### Uninsured losses

- ✓ UK, the Isle of Man, the Channel Islands and any other country covered by your car policy. A list of those countries is set out in Section 8 of your policy booklet.

### Defence of prosecution for motoring offences

- ✓ UK, the Isle of Man and the Channel Islands

### Motoring database disputes

- ✓ Limited to data held by UK organisations



## What are my obligations?

- To cooperate fully with the authorised representative and not do anything that might damage your claim
- To send us all bills of costs as soon as you receive them
- To do your best to keep the costs as low as is reasonably possible
- To tell us as soon as is reasonably possible after an incident which may lead to a claim under this section
- To send us any notice of prosecution, inquest, fatal accident enquiry or claim form from a court that you may receive
- To pay your premium, which is due on the agreed dates
- To comply with your car policy's terms and conditions



## When and how do I pay?

The cost of this Optional Extra will be added to your main policy premium and paid using the same payment method.



## When does the cover start and end?

Your chosen start date: 24/08/2024

Your policy end date: 23/08/2025



## How do I cancel the contract?

You can cancel this Optional Extra at any time by contacting us via live chat. Get in touch by logging into your Account and clicking 'Need help?'.

As this Optional Extra is linked to your car policy, cancellation of this cover will result in cancellation of your policy.

If you've made a claim, you'll not receive a refund. If you've not made a claim and you cancel this Optional Extra:

- Before the start date of your policy you'll receive a full refund and no fee will be charged
- Within 14 days of receiving your welcome pack or renewal documents, or the start date of your policy (whichever is later), we'll refund you in full
- After 14 days we'll charge you for the days we have provided cover