

# Company: Tradewise Insurance Company Limited

## Insurance Product Information Document

### Product: Motor Legal Expenses (Excluding PI Costs) – Oct 2018

**This policy is administered by Kingsway Claims Limited on behalf of Tradewise Insurance Company Limited.**

This document only provides a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. You should refer to your policy documentation, which includes the policy wording and Schedule.

Please take the time to carefully check your documentation to ensure you have provided the correct details, chosen the correct level of cover and fully understand your obligations pre-contract and throughout your policy period. Please contact your broker should you have any questions or to amend the details we hold.

This policy provides you with legal expenses insurance should you be involved in an accident, which is not considered to be your fault. In addition, it also provides a telephone legal helpline.



#### What is insured?

- ✓ We will pay legal costs and expenses up to £100,000 including the cost appeals for claims reported during the period of insurance.
- ✓ We will pursue your legal rights following an event that causes damage to your vehicle and/or personal property on or in it. This includes:
  - Recovering your policy excess.
  - Recovering the cost to repair or replace your vehicle (if this not covered by your policy).
  - Accessing a replacement vehicle whilst yours is being repaired or replaced.
  - Recovering the cost to repair or replace any personal property damaged / destroyed in an accident.



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

- ✗ Claims with no reasonable prospect of success – **Reasonable is considered not less than 51%**
- ✗ Costs of the Insured person's lawyer or legal representation for claims relating to death or personal injury.
- ✗ Legal costs and expenses outside of the limit of Indemnity.
- ✗ Legal costs and expenses incurred before we accept a claim.
- ✗ Fraudulent or exaggerated claims.
- ✗ Fines, penalties or compensation awards against you.
- ✗ A group litigation order.
- ✗ Legal action brought against the insured person.

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### Are there any restrictions on cover?

- ! You must agree to use the appointed advisor chosen by us, before the issue of proceedings or in any claim through the small claims court unless there is a conflict of interest.
- ! We may require you to obtain and pay for an opinion from a barrister regarding the merits or value of the claim. If the opinion supports the Insured then the Insurer will pay for the opinion
- ! If you fail to keep to the policy terms and conditions we may cancel this policy, refuse a claim or withdraw from an ongoing claim.



### Where am I covered?

- ✓ Your insurance applies in the United Kingdom, Channel Islands, the Isle of Man and the European Union



### What are my obligations?

- ✓ To ensure that all information provided by you is accurate and truthful.
- ✓ To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent.
- ✓ To send us any information or documentation that we request in order to fully consider the claim and allow us to take the necessary action.
- ✓ To notify us as soon as possible if you are involved in an accident– **Please call 0191 322 2030 (24 Hours)**
- ✓ To maintain insurance cover for the risk to be insured by Sections 143 and 145 Road Traffic Acts 1998 (Or any amendment) in respect of your vehicle at all times.



### When and how do I pay?

- ✓ Please contact your broker or agent for information on how to pay.



### When does the cover start and end?

- ✓ Cover starts from the time and date shown on the Schedule.
- ✓ Cover ends on the time and date shown on the Schedule.



### How do I cancel the contract?

- ✓ To cancel your policy you must notify your broker or agent.