



## Summary of Additional Products for Wedding Hire Motor Insurance

This document does not contain full terms and conditions of the insurance contract. Full terms and conditions are contained in the Legal Protection, FJ Rescue, Lost Keys and Excess Protect Policy Wordings.

**You may only be covered for certain sections; your policy schedule will confirm which covers apply.**

The following additional covers have each been provided by single specialist insurers. Cover will be effective from the date shown in your policy schedule and the duration of cover will be 12 months unless purchased mid-term. If purchased mid-term the duration of cover will be for the remaining term of your main policy. Unless otherwise agreed with you, English Law governs these insurances.

### Legal Protection

Cover	Significant Exclusions/Limitations
<ul style="list-style-type: none"><li>Provides cover for costs of up to £100,000 per claim for pursuing uninsured loss recovery and personal accident and motor prosecution defence, and up to £50,000 for motor contract disputes.</li><li>The policy also provides a 24 hour Legal Helpline service.</li><li>The policy cover applies to accidents that happen in the territorial limits of Great Britain, Northern Ireland, the Isle of Man, the Channel Islands, any other Country which is a member of the European Union, Norway, Switzerland, Iceland, Andorra and Liechtenstein in relation to uninsured loss recovery, and Great Britain, Northern Ireland, the Isle of Man and the Channel Islands in relation to all other claims.</li></ul>	<ul style="list-style-type: none"><li>Own costs, own disbursements and opponent's costs are limited to £100,000 in relation to uninsured loss recovery and motor prosecution defence. For motor contract disputes this would be £50,000.</li><li>Costs incurred before Arc Legal Assistance Ltd agrees to appoint a representative to help an insured person are excluded. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises. Arc Legal Assistance Ltd is free to choose a representative to help the insured person.</li><li>Events which may give rise to a claim which have not been reported to us within 180 days of their occurrence are not covered.</li><li>Litigation that would ordinarily be allocated to the small claims track, or any other proceedings or dispute resolution process where costs are not deemed to be recoverable between the parties are not covered.</li><li>You are not covered for any costs or liability you incur or an insured person incurs for any services supplied to you or an insured person.</li><li>There is no cover for claims for stress, psychological or emotional injury, unless it arises from you suffering physical injury.</li><li>There is no cover for claims arising from an allegation that you were in control of the vehicle whilst under the influence of alcohol or non-prescribed drugs.</li><li>There is no cover for contract disputes where the contract was entered into before you first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.</li></ul>

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm.

Reference Number is 305958. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

Full terms and conditions are contained in the Legal Protection Policy Wording.

### Claim Notification

You must tell us as soon as reasonably possible of any event that you may wish to make a claim for.

In the event of a claim please contact Arc Legal Assistance Limited by telephone on **0344 571 2717**.

## RAC Breakdown Cover

Full details of the level of cover you have selected and the cover limits are shown in your policy document.

Cover	Significant Exclusions/Limitations
Cover options available are: <ul style="list-style-type: none"><li>• Roadside, Recovery &amp; Onward Travel</li><li>• Roadside, Recovery, Onward Travel &amp; At Home</li><li>• Roadside, Recovery, Onward Travel &amp; European</li><li>• Roadside, Recovery, Onward Travel, At Home &amp; European.</li></ul>	<ul style="list-style-type: none"><li>• Cover is restricted to Roadside only within the first 24 hours of cover, and within 24 hours of any upgrade to an upgraded section.</li><li>• Europe is defined as the European Union, Czech Republic, Hungary, Iceland, Norway, Slovakia and Switzerland.</li><li>• Where At Home cover has not been selected, cover is only effective when more than 1/4 mile from the home address or where the insured vehicle is normally kept.</li><li>• There is no Breakdown Cover available following a Road Traffic Collision.</li><li>• You are not covered for the cost of transporting any passengers to any destination from the scene of a breakdown.</li><li>• European cover is limited to 3 call outs per year.</li><li>• Vehicles must be no more than 3.5 tonnes, 6.4 meters long and 2.55 meters wide.</li></ul>

RAC Motoring Services provides the cover for Sections A. Roadside, B. Recovery and D. At Home and RAC Insurance Limited provides the cover for Sections C. Onward Travel, E. Misfuel and F. European Motoring Assistance. RAC Motoring Services provides any Additional Services.

RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

RAC Motoring Services (in respect of insurance mediation activities only) is authorised and regulated by the Financial Conduct Authority. Their firm reference numbers are 310208 and 202737 respectively. Authorisation can be checked on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0300 500 8082 or 0800 111 6768.

Full terms and conditions are contained in the FJ Rescue Policy Wording.

### How to Make a Claim

Breakdown in UK	0333 207 6310
Breakdown in Europe	
Calling from Europe	00 33 472 43 52 55
Calling from a French Land line (Freephone)	0800 290 112
Calling from the Republic of Ireland	1 800 535 005

## Lost Keys

Cover	Significant Exclusions/Limitations
<ul style="list-style-type: none"><li>• Cover is provided for locksmiths' charges, new locks and/or replacement keys, when your keys are lost, stolen or accidentally damaged.</li></ul>	<ul style="list-style-type: none"><li>• There is no cover in force for the first 48 hours of this policy. This does not apply at renewal of this cover.</li><li>• Cover only applies in the UK, which includes Northern Ireland, the Isle of Man and the Channel Islands.</li><li>• There is no cover in place for the first 3 days after keys have been lost or stolen, unless the delay would cause undue hardship or significant expense.</li><li>• You must report any lost, stolen or damaged keys within 30 days.</li><li>• Cover is limited to £750 in any one period of insurance.</li><li>• You must take steps to safeguard your keys.</li><li>• There is no cover if the locks were damaged prior to the loss or theft of your keys.</li></ul>

This insurance is managed by Motorplus Limited t/a Coplus and underwritten by Astrenska Insurance Limited, whose registered office is at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. This insurance is effected in England and is subject to the Laws of England and Wales.

Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202846. These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

Motorplus Limited t/a Coplus are authorised and regulated by the Financial Conduct Authority.

Full terms and conditions are contained in the Lost Keys Policy Wording.

### Claim Notification

You must tell us as soon as reasonably possible of any event that you may wish to make a claim for. In the event of a claim please contact the 24-hour emergency helpline on 0333 241 9574 or

Email: [keyclaims@coplus.co.uk](mailto:keyclaims@coplus.co.uk)

Please quote "KeyBack" in all communications.

## Excess Protect

Cover	Significant Exclusions/Limitations
<ul style="list-style-type: none"> <li>Protect your excess up to the aggregate limit chosen (£150, £500 or £1000) and have this returned to you upon settlement of a claim.</li> <li>The policy cover applies to incidents that happen in the territorial limits of the United Kingdom, Channel Islands, the Isle of Man, the European Union, Iceland, Norway, Switzerland and Liechtenstein.</li> </ul>	<ul style="list-style-type: none"> <li>You are not covered for any excess claims that arise where the incident has occurred before the commencement date of this Excess Protect policy.</li> <li>Once a claim has been made totalling the total aggregate limit, no further payments will be made under this policy and the Excess Protect policy will lapse. You will then be liable for any and all future excess payments.</li> <li>You are not covered for claims notified to us more than six months after the claim has been settled under your main insurance policy or by a third party.</li> <li>Windscreen claims are not covered by this policy.</li> <li>You are not covered for an excess payable in respect of theft or attempted theft of personal effects.</li> </ul>

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Motorplus Limited t/a Coplus are authorised and regulated by the Financial Conduct Authority.

Full terms and conditions are contained in the Excess Protect Policy Wording.

### Claim Notification

You must tell us as soon as reasonably possible of any event that you may wish to make a claim for.

In the event of a claim please contact the 24-hour emergency helpline on **0333 241 9573** or Email: [claims@coplus.co.uk](mailto:claims@coplus.co.uk)

Please quote "Motor Excess Protect" in all communications.

## Complaints

### For complaints relating to Legal Protection:

If you are unhappy with the service that has been provided, you should contact us at the address below. We will always confirm to you, within five working days, that we have received your complaint. Within four weeks you will receive either a final response or an explanation of why the complaint is not yet resolved plus an indication of when a final response will be provided. Within eight weeks of us receiving your complaint, you will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided. At this point, if you are not satisfied with the delay, you may refer the matter to the Financial Ombudsman Service. You can also refer to the Financial Ombudsman Service if you are not happy with our final response or before we have investigated the complaint if both parties agree.

Our contact details are:

Arc Legal Assistance Ltd

P O Box 8921

Colchester CO4 5YD

Tel 01206 615 000

Email: [customerservice@arclegal.co.uk](mailto:customerservice@arclegal.co.uk)

The Financial Ombudsman Service contact details are:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Tel 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### For complaints relating to Breakdown

If you are unhappy with the services relating to your RAC Breakdown Cover, please contact us.

Breakdown Customer Care, RAC Financial Services Limited,  
Great Park Road, Bradley Stoke, Bristol, BS32 4QN

Email: [breakdowncustomer@rac.co.uk](mailto:breakdowncustomer@rac.co.uk)

If We are unable to reach a satisfactory conclusion, You have the right to make an appeal to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service, Exchange Tower,  
London E14 9SR

Tel: 0800 023 4567 (from landlines) or  
0300 123 9123 (from mobiles)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## For complaints relating to Lost Keys

If you have any reason to make a complaint, please contact us.  
Quality Assurance Manager, Coplus, Floor 2, Norfolk Tower,  
48-52 Surrey Street, Norwich, NR1 3PA  
Tel: 0333 241 9574

If We are unable to reach a satisfactory conclusion, You have the right to make an appeal to the Financial Ombudsman Service by writing to:  
Financial Ombudsman Service, Exchange Tower,  
London E14 9SR  
Tel: 0800 023 4567 (from landlines) or  
0300 123 9123 (from mobiles)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## For complaints relating to Excess Protect

If you have any reason to make a complaint please contact us:  
The Quality Assurance Manager, Coplus, Floor 2, Norfolk  
Tower, 48-52 Surrey Street, Norwich NR1 3PA  
Telephone: 0333 241 9573  
Email: [qtmil@coplus.co.uk](mailto:qtmil@coplus.co.uk)

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service by writing to:  
Financial Ombudsman Service, Exchange Tower,  
London E14 9SR  
Tel: 0800 023 4567 (from landlines) or  
0300 123 9123 (from mobiles)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

These actions do not affect your rights to take legal action if necessary.

### Data Protection Notice

Your details and details of your insurance cover and claims will be held by us and/or the Underwriters for underwriting, processing, claims handling and fraud prevention, subject to the provisions of the Data Protection Act 1998.

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## Financial Services Compensation Scheme (FSCS)

Your Insurer is covered by the Financial Services Compensation Scheme (FSCS). The FSCS offers a safety net for customers of financial services firms should they not be able to meet their liabilities and You may be entitled to claim compensation in such an event. The level of compensation depends on the type on insurance and circumstances of the claim.

Further information can be obtained from:

Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London EC3A 7QU  
Web: [www.fscs.org.uk](http://www.fscs.org.uk)

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## Cancellation

FJ+ products purchased cannot be cancelled independently of the main insurance policy.

If you want to cancel your cover, the cancellation terms set out in the general conditions of your Main Insurance Policy Document will apply. There will be no refund due from from Lost Keys or Excess Protect cover. You will also have to pay any cancellation charges made by Footman James. Please see Footman James' Important Notice to Clients document for details of those charges.

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## Payment of your Premium

You can pay your premium all at once or monthly by Direct Debit (a variable credit charge will apply). Payment options should be discussed with your Account Handler.

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## Duty of Fair Presentation

The Policyholder has a duty to make to the Insurer a fair presentation of the risk before the inception of this Policy, an alteration made to this Policy and the renewal of this Policy.

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## Policy alterations / amendments

If you require any alterations or amendments to your insurance cover please contact your Account Handler by telephone or by email at [commercial@footmanjames.co.uk](mailto:commercial@footmanjames.co.uk)