

Motor Legal Protection

Insurance Product Information Document



Company: RAC Insurance Ltd

Product: Motor Legal Expenses Insurance

RAC Insurance Ltd, Registered in England and Wales, Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under 202737.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

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?

Cover up to £100,000 in legal costs for the following areas of cover:

- ✓ **Uninsured Loss Recovery:** To recover losses following a road traffic collision where someone else is responsible.
- ✓ **Motor Prosecution Defence:** To defend an alleged motoring offence if you have received a court summons.
- ✓ **Motor Vehicle Consumer Disputes:** To pursue compensation following a breach of agreement relating to the sale, purchase, servicing, repair, testing, hire or hire purchase of the vehicle.
- ✓ **Vehicle Cloning:** To defend claims following a summons to attend court relating to the unauthorised use of the vehicle's identity.
- ✓ **Motor Insurance Database 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.



What is not insured?

The policy does not provide cover for:

- ✗ Claims that have a less than 51% chance of success.
- ✗ Any costs not approved by RAC in writing.
- ✗ **Uninsured Loss Recovery:** Claims for stress, emotional or psychological injury unless you have also suffered a physical injury.
- ✗ **Motor Prosecution Defence:** Claims that relate to violence, alcohol or drugs offences or if you did not have a valid licence.
- ✗ Fines, damages or other penalties a court of criminal jurisdiction orders you to pay.
- ✗ **Vehicle Cloning:** Claims where the vehicle's identity was used without your permission by someone living with you.



Are there any restrictions on cover?

The policy does not provide cover for:

- ! RAC must choose the legal representative for your claim. If it becomes necessary to start legal proceedings or there is a conflict of interest you may submit a request to use your own legal representative.
- ! The amount that we will pay a law firm where they are acting as the legal representative is currently £120 per hour plus VAT.
- ! Claims that are not proportionate to pursue.



Where am I covered?

- ✓ For Uninsured Loss Recovery you are covered in England, Scotland, Wales, Northern Ireland, Channel Islands, the Isle of Man, the European Union, Norway, Switzerland, Iceland and Liechtenstein.
- ✓ For all other sections you are covered in England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man.



What are my obligations?

- You must let RAC know as soon as you are aware you need to claim.
- You must always keep any losses you incur to a minimum.
- You must co-operate and follow requests from RAC if you make a claim and comply with the full terms and conditions.
- You must gain our consent before incurring any legal advisers' costs.



When and how do I pay?

- You can pay your premium as a one-off payment annually or in installments (a credit charge may apply)
- Payment options should be discussed with your insurance broker/intermediary.



When does the cover start and end?

Your cover will start and end on the date you select when you purchase the policy and will end on the dates detailed in your policy schedule.



How do I cancel the contract?

You can only cancel this policy alongside your main motor insurance policy or choose not to renew by calling customer services. If you cancel we will refund the premium for the exact number of days left on your policy providing you have not made any claims.