

Motor Legal Expenses Insurance



Insurance Product Information Document

Company: ARAG Legal Expenses Insurance Company Limited

Product: ARAG Auto Ultimate Legal Protection

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

This document provides a summary of the key information relating to this insurance policy. You can find all of the pre-contractual and contractual information on the product in the full policy documentation. The ARAG Motor Legal Protection Policy Wording should be read together with John Lewis Money's Statement of Fact, Certificate of Insurance and Policy Schedule. It is important that you read all these documents carefully.

What is this type of insurance?

If you are involved in a motor accident that wasn't your fault, motor legal expenses insurance provides cover to help you pursue compensation for your injuries, and/or to recover any losses that are not covered by your Motor Insurance policy from the driver at fault. It also provides cover for legal costs if you're prosecuted for a motoring offence or involved in a contract dispute relating to your vehicle.



What is insured?

Personal Injury

- ✓ Following an accident that wasn't your fault, recovery of compensation for death or bodily injury to the driver or passengers

Uninsured Loss Recovery

- ✓ Following an accident that wasn't your fault, recovery of losses that are not covered under your motor insurance policy, such as damage to the insured vehicle or damage to personal belongings

Motor Prosecution Defence

- ✓ Defence if you are prosecuted for a motoring offence

Motor Contract Disputes

Disputes over:

- ✓ Buying, selling, hiring or insurance of the insured vehicle or its spare parts or accessories
- ✓ Service, repair or testing of the insured vehicle

Telephone Helplines

- ✓ Legal advice
- ✓ Tax advice
- ✓ Health and medical information
- ✓ Counselling service



What is not insured?

- ✗ Claims for uninsured loss recovery, personal injury, replacement hire vehicle or motor contract disputes where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs which exceed your policy limit of £100,000 for any one claim
- ✗ Events or disputes that started before the date your cover begins
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers – this is currently £100 per hour (this amount may vary from time to time)



Are there any restrictions on cover?

You are not covered for:

- ! The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest
- ! **Personal injury** claims where the accident was your fault, or claims relating to psychological injury or mental illness, unless caused by the same event as a physical bodily injury and forming part of the same claim
- ! **Uninsured loss recovery** claims where the accident was your fault
- ! **Motor prosecution defence** claims:
 - relating to parking or obstruction offences, insurance offences or challenging a fixed penalty notice
 - where you have not reported the claim to us within 10 days of receiving a written Notice of Intended Prosecution
- ! **Motor contract disputes:**
 - where the amount in dispute is £250 or less incl. VAT
 - which relate to a settlement payable under an insurance policy
 - where the agreement was not entered into during the period of insurance
 - relating to recovery of money, where the other party indicates that a defence exists



Where am I covered?

- ✓ The United Kingdom of Great Britain and Northern Ireland, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey



What are my obligations?

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need



When and how do I pay?

Payment options will be agreed with John Lewis Money. Any questions about payment or refunds should be directed to John Lewis Money.



When does the cover start and end?

The policy is for a period of one year starting from the date shown on your Certificate of Insurance for your underlying John Lewis Money Motor Insurance policy. The policy is renewable each year alongside that underlying Motor Insurance.



How do I cancel the contract?

You can cancel your Motor Legal Expenses Insurance policy at any time by calling John Lewis Money on **0345 608 9032** or writing to John Lewis Money Insurance, 2nd Floor, Dencora Court, Tylers Avenue, Southend SS1 2BB, or through your online account at www.insurance.johnlewis.com. You will not be charged a cancellation fee if you cancel 14 days from your policy start date, or the day you receive your policy documents (whichever is later). If you cancel after 14 days, you will be charged a cancellation fee.

If you haven't made a claim or had a claim made against you, and when you cancel:

- The insurance cover hasn't started, we'll give a full refund of any premium paid.
- The insurance cover has started, we'll deduct an amount for the time you've had on cover and refund the rest.

If you've made a claim or had a claim made against you:

- You'll not be entitled to a refund.
- If you pay by monthly instalments under a credit agreement, you'll need to settle the remaining annual premium in full.

For further details on cancellation and fees, please refer to the Terms of Business and your policy wording.

Please note, this cover is an additional benefit to your underlying John Lewis Money Car Insurance policy and cannot be held as a standalone policy. If you cancel your Car Insurance policy, this cover will automatically be cancelled at the same time.