

Legal Expenses Insurance



Insurance Product Information Document

Company: RAC Insurance Ltd Product: Motor Legal Expenses Insurance

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This document provides a summary of the key information regarding your Motor Legal Expenses Insurance provided by RAC. Please refer to the full Motor Legal Expenses Insurance terms and conditions and your schedule for more information about your chosen cover.

What is this type of insurance?

Motor Legal Expenses Insurance provides cover up to £100,000 for legal costs for certain types of legal action(s) as detailed in this document and your policy wording.



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 in the UK.

Motor Prosecution Defence

- ✓ To defend an alleged motoring offence if you have received a court summons.

Motor Contract Disputes

- ✓ To pursue compensation following a breach of an agreement relating to the sale, purchase, servicing, repair, testing, hire or hire purchase of the vehicle.

Telephone Legal Helpline

- ✓ Advice relating to a private legal matter in the UK (non-insured benefit).



What is not insured?

- ✗ Claims that have less than a 51% chance of success.
- ✗ Any costs not approved by us 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.



Are there any restrictions on cover?

- ! 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.
- ! Claims that are not proportionate to pursue.



Where am I covered?



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 shall supply all information requested by us or the legal representative at your own expense.
- You must co-operate and follow requests from RAC if you make a claim and comply with the full Terms and Conditions.



When and how do I pay?

- You can pay your premium as a one-off payment annually or in instalments (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 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 cancel the policy at any time by contacting customer services.
- If you cancel within 14 days of receiving your policy documentation, you will be entitled to a full refund providing you have not made any claims.
- If the policy is cancelled outside of 14 days, then no refund will be provided.