

# Legal Expenses Insurance



## Insurance Product Information Document

**Company:** RAC Insurance Ltd      **Product:** Co-op Family Legal Protection Insurance

Provided by RAC Motoring Services (310208) and RAC Insurance Ltd (202737). Registered in England, United Kingdom; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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

### What is this type of insurance?

Family Legal Protection Insurance provides cover up to £50,000 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 £50,000 in legal costs for the following areas of cover;

##### Consumer Issues

- ✓ Following a breach of contract relating to the sale, purchase, servicing, repair or hire of personal goods and services.

##### Personal Injury and Clinical Negligence

- ✓ To pursue legal proceedings against a third party following an accident resulting in your personal injury or death.
- ✓ To pursue legal proceedings for damages resulting from clinical negligence.

##### Employment Disputes

- ✓ To pursue legal proceedings following a breach of your employment rights or employment contract at an Employment Tribunal (or equivalent)

##### Property Issues

- ✓ To pursue legal action for nuisance, trespass or property damage relating to your home.
- ✓ To pursue or defend legal action following a dispute over the buying or selling of your home.

##### Jury Service

- ✓ We will pay your lost net wages following a period of jury service.

##### 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 RAC in writing.
- ✗ Consumer issues relating to a financial services provider.
- ✗ Claims relating to contracts involving the construction or alteration of a building.
- ✗ Any claim for personal injury which is not caused by a sudden or specific incident or occurs gradually over time.
- ✗ Any claim for personal injury involving a motor vehicle you own or where you were driving unless being carried as a passenger.
- ✗ Any payment amount for jury service that is recoverable from your employer or payable by the court.



#### 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 your insurance broker.
- 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 you cancel outside of the 14 days, we will refund your premium based on the number of days left on your policy.