

Motor Legal Expenses



Insurance Product Information Document

Company: Coplus

Product: Motor Legal Expenses Insurance

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.

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Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657)

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Motor Legal Expenses insurance policy provides cover to the policyholder, any other person entitled to drive/ride the named vehicle and any other person who is a passenger or pillion passenger in or on the vehicle, for legal costs, adverse costs and disbursements incurred in bringing a legal action against a third party for an insured event involving the vehicle noted on the policy schedule.



What is insured?

- ✓ £100,000 per claim for any legal action, which is not a small claim, for legal costs, adverse costs and disbursements: or
- ✓ £500 per claim for any legal action which is a small claim, for legal costs, adverse costs and disbursements.

Where the insured events listed is:-

- ✓ Causes damage to your vehicle; and or
- ✓ Causes damage to any personal belongings within or on the vehicle; and or
- ✓ Causes your death or bodily injury whilst you are travelling in the vehicle, getting in, out or off the vehicle; and or
- ✓ Any other uninsured losses such as alternative transport or loss of earnings.

The legal action relating to an insured event must:

- i. occur within the period of insurance; and
- ii. be notified to us as soon as practicable after the date of the insured event;
- iii. can be dealt with by a court of competent jurisdiction within the territorial limits.

This policy also provides:-

- ✓ Access to a legal helpline 365 days a year
- ✓ Assistance services for any claim that falls into the small claims limit or involves uninsured loss recovery
- ✓ Motor Prosecution Defence



What is not insured?

- ✗ Any claims brought against you;
- ✗ Any claim not notified to us as soon as practicable that adversely affects the likely outcome of the legal action;
- ✗ Any claim where the opponent cannot be traced or identified;
- ✗ Any claim in excess of the limit of indemnity of £100,000 for legal costs, adverse cost and disbursements for any legal action which is not a small claim for any one claim on this policy;
- ✗ Any claim in excess of the limit of indemnity of £500 for legal costs, adverse costs and disbursements for any legal action which is a small claim for any one claim on this policy;
- ✗ Any claims where the legal action cannot be pursued in a proportionate manner;
- ✗ Costs incurred after we have advised that the legal action is best settled by means other than civil proceedings;
- ✗ Any disputes or enquires that commenced prior to the inception of this policy;
- ✗ Deliberate actions by you or someone associated to you;
- ✗ Claims relating to violence or dishonesty on your part;
- ✗ Claims involving the use of a mobile phone whilst driving unless a hands free kit was being used.



Are there any restrictions on cover?

- ! Any claim must be reported to us as soon as practicable following an insured event. We shall have the right to reject any claim under this policy where your delay in notifying us has adversely affected the likely outcome of your claim;
- ! Your legal action must have reasonable prospects of success;
- ! The insured event must occur within the territorial limits and within the period of insurance;
- ! The insured event has to be the fault of the opponent;
- ! You must not deliberately mislead us or the appointed representative or exaggerate the claim and/or legal action or bring any false or contrived claims and/or legal action;
- ! We have to give written approval to pursuing a legal action prior to you commencing any legal proceedings or making an appeal;
- ! You must follow our or the appointed representative's advice and provide any information they ask for;
- ! Your appointed representative must follow the requirements set out in the appointed representative conditions.



Where am I covered?

Cover is provided for section 1 & 2 within the United Kingdom, European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. Cover is provided for all other sections the United Kingdom, the Isle of Man and the Channel Islands.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.