

# Motor Legal Expenses Insurance

## Insurance Product Information Document



**Company:** 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.

**Product:** Be Wiser Motor Legal Expenses Insurance

This is an Insurance Product Information Document which provides a summary of the key information and does not contain the full terms of the policy. This information can be found in the Be Wiser Motor Legal Expenses Insurance Policy Wording and schedule.

### What is this type of insurance?

Motor Legal Expenses provides insurance to cover up to £100,000 for legal 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 non-fault road traffic collision in the UK or Europe.

##### 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 an agreement relating to the sale, purchase, servicing, repair, testing, hire or hire purchase of the vehicle.

##### 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.

##### Vehicle Identity Theft

- ✓ To defend claims following a summons to attend court relating to the unauthorised use of the vehicle's identity.

##### Telephone Legal Helpline

- ✓ Advice relating to any private legal matter (non-insured benefit).



#### What is not insured?

- X Claims that have less than a 51% chance of success.
- X Any costs not approved by RAC in writing.

##### Uninsured Loss Recovery

- X Claims for stress, emotional or psychological injury unless you have also suffered a physical injury.

##### Motor Prosecution Defence

- X Claims that relate to violence, alcohol or drugs offences or if you did not have a valid licence.
- X Fines, damages or other penalties a court of criminal jurisdiction orders you to pay.

##### Vehicle Identity Theft

- X Claims where the vehicle's identity was used without your permission by someone living with you.



#### 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.
- ! 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 and the European Union.
- ✓ 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.



#### 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 your policy at any time or choose not to renew by calling Be Wiser customer services on 0333 003 0161.