

Motor Legal Expenses

Introduction

This is only a summary of the Policy. The full terms and conditions of the cover can be found in the Policy document. It is important that you read the Policy carefully when you receive it.

Insurer

This insurance Policy has been arranged by and is underwritten by Tradewise Insurance Company Limited, Suite 943, Europort, Gibraltar, GX11 1AA (registered no. 82316) which is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Tradewise on request.

Cancellation Right

We hope that you are happy with the cover this Policy provides. You have the right to cancel the Policy at any time by sending us notice in writing. If you send notice in writing within 14 days of receiving the Policy then we will return the premium in full provided that you have not made a claim. This is called the “cooling off period”. If you cancel at any other time, there will be no refund of the premium.

Making a Claim 24/7

Claims are normally handled within our Claims Centre.

If an accident occurs:

- write down the details of each vehicle and driver
- take the names and addresses of any witnesses
- If possible take photographs
- Any person covered may make a claim under this Policy. Please note that all claims must be reported to us within 180 days of the event giving rise to the claim.

CALL 0191 3222030

Or

EMAIL enquiries@kingswayclaims.co.uk

Or write to

Kingsway Claims Kingsway House, Riverbank Road, Sunderland, Tyne and Wear, SR5 3JJ

Please quote **Motor Legal** in all communications.

REMEMBER the claims line is open 24 hours a day, 365 days a year.

Significant Features and Benefits

Legal Expenses Cover

This Policy provides cover of up to £100,000 in respect of the insured person's legal costs and the risk of having to pay all or part of the other side's costs as a result of pursuing civil legal proceedings arising out of a motoring incident.

The cover protects insured persons claiming uninsured losses including damage to the vehicle, loss or damage of personal belongings **but does NOT cover the insured person's lawyer's costs in claims for damages arising from the death of or personal injury to an insured person.**

Cover will be provided for 12 months provided that a policy of motor insurance covering the compulsory risks remains in force in respect of your vehicle throughout this time.

It provides access to our experienced panel of specialist solicitors. The Policy covers the Policyholder.

Cover extends to cars, motorcycles and vans.

The Policy covers the whole European Economic Area (the European Union plus Iceland, Liechtenstein and Norway) and in addition the Isle of Man, Jersey, Guernsey, Albania, Andorra, Bosnia Herzegovina, Croatia, FYR Macedonia, Monaco, Montenegro, San Marino, Serbia, Switzerland and the European part of Turkey.

Significant Exclusions or Limitations

We shall not be liable in respect of:

1. Legal action brought against the insured person
2. **Costs of the insured person's lawyer in claims for damages arising from the death of or personal injury to an insured person.**
3. Claims arising out of incidents when the insured person was not covered by a motor insurance policy
4. Claims where the insured person intends to represent themselves (except Small Claims Track or otherwise with our approval)
5. Costs arising before we accept a claim or arising out of different proceedings to those which we approved
6. Costs incurred after a breach of the Policy terms and conditions by the insured person
7. Any claim reported by the insured person to us more than 180 days after the insured event
8. Parking offences
9. Claims which we do not consider to have sufficient prospects of success – please refer to the Policy for details of how we decide this
10. Injury, loss or damage sustained by any passenger

How to Make a Complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact:

Managing Director **Kingsway Claims Kingsway House, Riverbank Road, Sunderland, SR5 3JJ**

Tel: 0191 322 2030

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

We will issue a final response which explains our decision regarding your complaint. You have the right to refer the matter to the financial ombudsman service if you are not satisfied with our Final Response. You can contact them at:

The Financial Ombudsman Service Exchange Tower Docklands London E14 9SR

Tel: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

Financial Services Compensation Scheme

Tradewise Insurance is covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If the Insurer is unable to meet their obligations under this policy, the insured person may be entitled to compensation from the Compensation Scheme.