

# Legal Expenses Insurance

## Insurance Product Information Document

Company: RAC Insurance Ltd Product: RAC Motor Legal Expenses Insurance

Provided: 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.

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 RAC Motor Legal Expenses Insurance Policy Wording and your 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 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.

##### **Non-insured Benefits**

##### Replacement Vehicle Hire and Repair

- ✓ Provision of a replacement vehicle and or vehicle repair following a non-fault road traffic collision.

##### Telephone Legal Helpline

- ✓ Advice relating to any private legal matter.



#### What is not insured?

- ✗ Claims that have less than a 51% chance of success.
- ✗ Any costs not approved by RAC 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.
- ! You will be responsible for legal costs in excess of the hourly rate we normally pay our legal representative. The amount is £120 per hour.
- ! The maximum amount we will pay the legal representative for a small claims track case under Section A is £300 plus VAT.
- ! 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 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 only cancel this policy alongside your main car insurance policy. To cancel your policy at any time or choose not to renew call Dayinsure.