

Motor Legal Protection Policy Summary

STATEMENT OF DEMANDS & NEEDS

This policy meets the demands and needs of a person requiring cover to fund legal proceedings to: (i) recover uninsured losses sustained in a motor vehicle accident for which they were not to blame and are not covered by another contract of insurance; (ii) defend the prosecution of some motoring offences in respect of an insured vehicle; (iii) defend proceedings arising from use of an insured vehicle's identity by another person or organisation without permission; and (iv) defend or pursue a contract dispute in relation to an insured vehicle.

You have not received any personal recommendations as to the suitability of this policy to your individual circumstances.

Helplines

By calling the numbers below you may obtain general advice about a number of legal, lifestyle, counselling and health and medical matters. The helplines are open 24 hours a day, 365 days a year.

Legal and Tax Helpline

You can use the helpline service to discuss any problem occurring under this policy within the United Kingdom, the Channel Islands and the Isle of Man. Simply telephone 0333 005 0349 and quote "FMGMOM18".

Lifestyle Counselling Helpline

This service can help with a range of problems from practical everyday matters to sensitive or emotional issues. Our specialists will help you deal with personal relationship problems, problems with colleagues in the workplace and other issues affecting your general wellbeing. Counsellors and information specialists are also trained to help you with practical problems like debt or legal matters. You can access the Lifestyle Counselling Helpline on 0344 770 1036 and quote "FMGMOM18".

Health and Medical Information Service

This telephone service provides information on general health issues and non-diagnostic information on medical matters. Information can be given on a wide variety of topics and on resources that provide further support. Simply telephone 0344 770 1036 and quote "FMGMOM18".

This is a summary of the policy terms and conditions. The full terms and conditions can be found in the terms and conditions section of this document and you should read them carefully. This policy is underwritten by AmTrust Europe Limited and managed on their behalf by Arc Legal Assistance Limited.

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Uninsured Loss Recovery & Personal Injury The costs incurred by an insured person for</p> <ul style="list-style-type: none"> (i) negotiation by us, or (ii) if we agree it is necessary, the negotiation, or the bringing of court proceedings, by appointed legal representatives that we will arrange, to recover uninsured losses and damages for personal injury or death following a collision between the insured vehicle and another vehicle relating to: <ul style="list-style-type: none"> • Loss of or damage to the insured vehicle • Damage to any personal property owned by an insured person or for which the insured person is legally responsible whilst in or on the insured vehicle • Death or personal injury to an insured person whilst in, on or mounting or dismounting from the insured vehicle <p>Passengers and drivers on your motor insurance policy will, with your permission, also get the benefit of the cover set out above.</p>	<p>We will only pay costs to a maximum of £100,000 in relation to uninsured loss recovery & personal injury or motor prosecution defence or £50,000 for all other claims.</p> <p>In relation to personal injury claims only, there is no cover under this policy for representation in the small claims track or any other proceedings where costs cannot be recovered from the third party.</p> <p>Costs incurred before Auxillis Limited agrees to arrange an appointed legal representative to help an insured person are excluded. You are not covered for any costs incurred whilst you are represented by any other legal representative unless court proceedings are started or a conflict of interest arises.</p> <p>Auxillis Limited is free to choose an appointed legal representative to help the insured person.</p> <p>Events which may give rise to a claim which have not been reported to us within 180 days of their occurrence.</p> <p>Any costs or liability you incur or an insured person incurs for any services supplied to you or an insured person.</p>	<p>DEFINITIONS: Costs, Limit of Indemnity, Insured Incident & Insured Person</p> <p>Exclusion 12.</p> <p>Exclusion 3.</p> <p>CONDITIONS: 4. Representation d</p> <p>Exclusion 2.</p> <p>Exclusion 21.</p>

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<p>Motor Prosecution Defence Your own costs and own disbursements incurred to defend motoring prosecutions in respect of an offence arising from your use or ownership of the insured vehicle.</p>	<p>There is no cover for claims for stress, psychological or emotional injury unless it arises from you suffering physical injury.</p>	<p>COVER: Uninsured Loss Recovery and Personal Injury; What is not insured.</p>
<p>Motor Contract Disputes Your own costs and own disbursements incurred to pursue or defend contract disputes relating to the sale or purchase of goods or services by you relating to the insured vehicle (including the vehicle itself).</p>	<p>There is no cover for claims arising from an allegation that you were in control of the vehicle whilst under the influence of alcohol or non-prescribed drugs.</p>	<p>COVER: Motor Prosecution Defence; What is not insured.</p>
<p>Vehicle Cloning Your own costs and own disbursements incurred to defend proceedings arising from the use of the insured vehicle's identity by another party without your permission.</p>	<p>There is no cover for contract disputes where the contract was entered into before you first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.</p>	<p>COVER: Motor Contract Disputes; What is not insured.</p>
	<p>There is no cover for claims where the vehicle's identity has been copied by somebody living with you.</p>	<p>COVER: Vehicle Cloning; What is not insured.</p>
Territorial limits:		
<p>The policy cover applies to accidents that happen in the territorial limits of Great Britain, Northern Ireland, Isle of Man, Channel Islands, any other Country which is a member of the European Union, Norway, Switzerland, Iceland, Andorra and Liechtenstein in relation to uninsured loss recovery and personal injury, and Great Britain, Northern Ireland, Isle of Man, Channel Islands in relation to all other claims.</p>		<p>DEFINITIONS: Territorial Limits</p>

Cancellation right

You may cancel this policy and receive a full refund if you inform us within 14 days of buying the policy or receiving your policy documents (whichever is later) as long as no claims have been made.

Should you cancel outside of the 14 day cancellation period, no refund of premium will be given.

Please contact the participating agent on the telephone number detailed in the selling broker section of your insurance schedule which was issued with this policy.

Duration of cover

The period of your motor insurance policy which runs alongside this Motor Legal Protection Policy and does not exceed 12 months.

Making a claim

If you wish to make a claim under the uninsured loss recovery and personal injury section of cover, please telephone our claims helpline on 0344 243 8917.

If you wish to make a claim under any other section of this insurance please call 0333 005 0349 and quote "FMGMOM18".

How to make a complaint

If you wish to make a complaint about the service you have received under this insurance please contact the Client Service Delivery Team first by calling 0800 138 6638 or write to the Client Service Delivery Team, FMG House, St Andrews Road, Huddersfield, HD1 6NA. Alternatively, please email customerservices@fmg.co.uk

If you wish to make a complaint about a claims decision under this insurance, please contact Arc Legal Assistance Limited, The Gatehouse, Lodge Park, Lodge Lane, Colchester CO4 5NE. 01206 615000. Email customerservice@arclegal.co.uk

We will contact you within five days of receiving your complaint to inform you of what action we are taking. We will try to resolve the problem and give you an answer within four weeks. If it will take us longer than four weeks we will tell you when you can expect an answer.

If we have given you a final response and you are still unhappy, or more than 8 weeks have passed since we received your original complaint, you may refer your complaint to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London, E14 9SR. Email complaint.info@financial-ombudsman.org.uk or go online www.fos.org.uk. Tel: 0800 0234 567 or 0300 123 9 123.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc Legal or Inter Partner Assistance are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.