



MOTOR LEGAL EXPENSES POLICY SUMMARY

This is a summary of your Motor Legal Expenses Policy. It does not contain the full terms and conditions which can be found in your policy wording. The period of cover is for 12 months following acceptance of the proposal form and payment of the premium or agreement to pay the premium.

This policy is suitable for someone seeking insurance cover for legal costs incurred pursuing a claim for the recovery of uninsured losses from the person responsible for the accident following a non-fault road traffic accident.

This policy will be governed by and construed in accordance with English Law.(p3)

For ease of reference the policy wording page numbers are shown in brackets.

SIGNIFICANT FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p>This policy will cover you for legal costs (including opponents costs) up to £50,000 if the insured vehicle is involved in a non-fault accident with another vehicle, to pursue compensation for:(p1)</p> <ul style="list-style-type: none"> • Loss of or damage to the insured vehicle;(p1) • Damage to any personal property owned by you or for which you are legally responsible whilst in or on the insured vehicle;(p1) • Death or personal injury to you, authorised drivers or passengers whilst in, on or mounting or dismounting from the insured vehicle;(p1) • Any other uninsured losses incurred as a result of the accident e.g. your policy excess, hire vehicle charges, loss of earnings.(p1) 	<p>This policy won't cover you if:</p> <ul style="list-style-type: none"> • Legal costs exceed £50,000;(p1) • Your claim does not have reasonable prospects of success;(p2) • The other driver cannot be traced or identified, or is not insured;(p4) • The claim is not reported to us within 90 days of the accident;(p4) • You are not in or on the insured vehicle at the time of the collision;(p1) • You appoint a solicitor without first obtaining our agreement; • You incur costs before we appoint a solicitor to represent you.(p4) 	<p>Definitions: Limit of Indemnity Definitions:Cover (c)</p> <p>Exclusions:3.</p> <p>Exclusions: 7. Conditions: 8. (a)</p> <p>Definitions: Insured Incident, Insured Person & Insured Vehicle</p> <p>Conditions:1, 2, 4, 8. (c)</p> <p>Exclusions: 1.</p>

Claims Procedure

If you wish to make a claim you should contact the Claims agent or Sales agent who arranged cover for you.

Cancellation

Written confirmation of the cancellation of the policy may be given at any time by you or by us, as detailed in the policy wording under the heading 'Cancellation' shown on page 4 of the policy wording. We will give you a minimum of 14 days notice of cancellation to enable you to find alternative cover. You may cancel the policy by giving us written instructions.

Cooling off Period

Before you accept our policy you have 14 days to review your policy wording. If you are not totally happy with the policy and you have not made a claim you can write to the Sales agent requesting that your insurance is cancelled and that any monies paid be returned. We will then cancel your insurance.

Complaints Procedure

If you have any complaint you can contact the Sales agent or Claims agent who arranged the insurance for you. If your problem isn't resolved you may contact the Underwriters, IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG. The Underwriters will contact you within five days of receiving your complaint to inform you of what action they are taking. The Underwriters will try to resolve the problem and give you an answer within four weeks. If it will take the Underwriters longer than four weeks the Underwriters will tell you when you can expect an answer.

If the Underwriters have not given you an answer in eight weeks they will tell you how you can take your complaint to the Financial Ombudsman Service for review. This complaints procedure does not affect any legal right you have to take action against the Underwriters.

If you are still not satisfied You can contact the:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

The Underwriters are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the Financial Services Authority or the FSCS. The latter can be visited on the web at www.fscs.org.uk or by contacting the FSCS on 020 7892 7300.

The complaints procedure above does not affect any legal right you may have to take action against us.

This policy is provided by: IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG. Registered No. 1229676. Tel 0115 941 1022

Authorised and regulated by the Financial Services Authority

You can check the above details on the Financial Services Authority Register by visiting the FSA website: www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234