

# Complete Motor Legal Solutions

## Insurance Product Information Document

Company: ARAG plc

Product: Complete Motor Legal Solutions

ARAG plc is registered in England (Company No. 02585818). Registered Office: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority (FCA registered number is 452369).

Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

### What is this type of insurance?

Complete Motor Legal Solutions protects you against legal costs that arise from an event that damages your vehicle or injures you or your passengers that is not your fault. The policy also pays legal costs if you are prosecuted for a motoring offence or if you are the victim of vehicle number plate cloning. You can access a free 24/7 personal legal advice helpline and our Motor legal services website which allows you to create legal documents online such a letter to challenge a parking fine.



#### What is insured?

##### ✓ Claiming back losses which are not otherwise insured

examples of the losses you have a legal right to claim back from the insurer of the person at fault include:

- the excess payable under your comprehensive motor insurance policy,
- compensation for personal injury if you and/or anyone in or on your vehicle is injured or killed,
- the cost of hiring a replacement vehicle while yours is being repaired,
- alternative travel costs if you use public transport because your vehicle cannot be driven,
- compensation for damage to personal property that is in or on your vehicle.

##### ✓ Motor prosecution defence

the cost of legal representation if you are charged with a motoring offence.

##### ✓ Vehicle cloning protection

the legal costs for an appeal against parking fines or civil or criminal penalty notices brought against you where you have been a victim of number plate cloning.



#### What is not insured?

- ✗ Claims that do not have at least a 51% chance of success. For a motoring offence if you plead not-guilty, there must be at least a 51% chance of the court accepting that plea.
- ✗ Any actual or alleged act, accident, omission or dispute which existed before your cover starts.
- ✗ Costs that you incur without our consent or which exceed the sum we would pay a law firm from our panel.
- ✗ Driving whilst uninsured, without a valid driving licence or while using a mobile phone.
- ✗ Allegations against you involving violence, road-rage, the carriage or use of alcohol or illegal drugs, illegal immigration or financial crime.
- ✗ Fines, penalties or compensation ordered against you.



#### Are there any restrictions on cover?

- ! Claims must be reported to us during the period of insurance.
- ! The most the insurer will pay is £100,000 for all claims arising from the same accident.
- ! We will choose your lawyer from our panel unless there is a conflict of interest or the point has been reached at which proceedings need to be issued.



#### Where am I covered?

You are covered for events in the UK, Isle of Man and Channel Islands, EU countries, Norway and Switzerland.



### **What are my obligations?**

- You must report your claim to us as soon as possible and during the period of insurance, using the telephone number shown in your policy.
- You must cooperate with us and the person we appoint to conduct your claim.
- You must act to keep the costs of your claim as low as possible and must agree to a reasonable offer to settle it.



### **When and how do I pay?**

The person who sells your Complete Motor Legal Solutions policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your motor insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your motor insurance.



### **When does cover start and end?**

Cover starts and ends at the same time as your motor insurance policy.



### **How do I cancel the contract?**

Where your premium for Complete Motor Legal Solutions has been included within your motor insurance premium, it cannot be cancelled independently from your motor insurance policy and the contract will run for as long as that policy stays in force. If you have paid an additional premium for Complete Motor Legal Solutions, you can cancel within the first 14 days of receiving your policy and obtain a full refund provided that we have not accepted a claim. Tell the person who sold your policy to you that you wish to cancel. They will decide what refund, if any, is due for the time you have not used up if you cancel after the first 14 days.