

# Motor Uninsured Loss Recovery

## Insurance Product Information Document

**Company:** Administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority.

**Product:** United Legal Assistance Motor Uninsured Loss Recovery Scheme

United Legal Assistance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 629948.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

### What is this type of Insurance?

This policy is designed to cover the cost of professional fees charged by a solicitor following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and not specifically excluded.



### What is Insured?

#### Uninsured Loss Recovery

- ✓ A road accident involving the insured vehicle and resulting in uninsured losses being incurred by an insured person.

#### Legal Advice Helpline

- ✓ Free access to legal advice & assistance.



### What is not Insured?

- ✗ Any costs, expenses or losses incurred due to any fraudulent, dishonest or criminal act by an insured person, or by any other person acting in collusion with an insured person in respect of Vehicle Identity Theft claims.
- ✗ Any claim where your motor insurer is entitled to repudiate your motor policy or refuses settlement of your claim.
- ✗ Any claim where an insured person (not being the policyholder) is driving under a 'driving other cars' extension to their motor insurance policy.
- ✗ Claims arising out of the use of an insured vehicle by an insured person for racing, rallies, trials off-roading or competitions of any kind.
- ✗ Travelling expenses, subsistence allowance or compensation for absence from work in pursuit of an insured person's claim;
- ✗ Any claim if an insured person has never held (or has been disqualified from holding or obtaining) a driving licence at the time of the event.
- ✗ Claims made by an insured person against any authorised passenger in the insured vehicle.
- ✗ Claims where there are no prospects of success.
- ✗ Claims where we consider it is unlikely a reasonable settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred.
- ✗ Claims that arose before the commencement of this insurance.



## Are there any restrictions on cover?

- ! The maximum amount payable per claim is £100,000.
- ! The maximum amount payable per period of insurance is £100,000.
- ! Where it may cost us more to handle a claim than the amount in dispute we may at our option pay to you the amount in dispute which will then constitute the end of the claim under the policy.



## Where am I Covered?

- ✓ Countries within the European Union, Channel Islands and Isle of Man.



## What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.



## When and how do I pay?

- You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



## When does the cover start and end?

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



## How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.