

# Motor Legal Expenses & Hire Vehicle Insurance

## Insurance Product Information Document

**Company:** UK General Insurance Ltd on behalf of Great Lakes Insurance SE

**Product:** Drivers' Club

UK General Insurance Limited is registered in the UK, regulated and authorised by the Financial Conduct Authority. Registration Number: 310101

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. It's also designed to arrange for a hire vehicle to be provided by an approved hire vehicle company whilst yours is rendered undriveable.



#### What is Insured?

##### Section 1 – Motor Uninsured Loss Recovery & Professional Fees

- ✓ Professional fees resulting from the death of or personal injury to an insured person.
- ✓ The recovery of uninsured losses resulting from a road accident in your insured vehicle.
- ✓ Defending a criminal prosecution brought against you as a result of a driving offence where your driving licence is at risk of being revoked or suspended.
- ✓ Free access to legal advice and assistance.

##### Section 2 – Guaranteed Hire Vehicle

- ✓ If the insured vehicle is damaged and rendered undriveable following a road traffic collision, fire, attempted theft, theft of parts, malicious damage or unrecovered theft, we will arrange for a hire vehicle until the insured vehicle is repaired or declared a total loss by your motor insurer.
- ✓ If we're not able to provide a hire vehicle, we will provide reimbursement of transportation costs.



#### What is not Insured?

##### Section 1 – Motor Uninsured Loss Recovery & Professional Fees

- ✗ Any Personal Injury claims arising from a stress or psychological related condition.
- ✗ Any professional fees relating to an allegation that the insured person was driving under the influence of alcohol or drugs.
- ✗ 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.

##### Section 2 – Guaranteed Hire Vehicle

- ✗ Any insured vehicle used in any way for hire or reward including courier work.
- ✗ Any charges imposed by the hire vehicle company for additional drivers to be included.
- ✗ Any claim which has not been reported to us within 14 days of the event giving rise to the claim occurring.
- ✗ Any provision of a hire vehicle where a hire vehicle is already available under any other insurance or other means.
- ✗ Any further hire vehicle charges incurred after the hire period has expired or the Insured Vehicle has been repaired.
- ✗ Any claim made within 14 days of the first period of insurance when the policy originally inceptioned.
- ✗ Any claims arising from a road traffic collision if due to glass damage only.



## Are there any restrictions on cover?

### Section 1 – Motor Uninsured Loss Recovery & Professional Fees

- ! The maximum amount payable per claim is £50,000.
- ! The maximum amount payable per period of insurance is £50,000.
- ! 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.

### Section 2 – Guaranteed Hire Vehicle

- ! A maximum of 1 claim per period of insurance.
- ! If we're unable to provide a hire vehicle, transportation costs will be limited to £20.00 plus VAT per day for up to 14 days.



## Where am I Covered?

- ✓ England, Scotland, Wales and Northern Ireland.



## 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.
- Under Section 1, you must notify us during the period of insurance and within 30 days of any circumstances which may give rise to any claim under the policy.
- Under Section 2, you must notify us during the period of insurance and within 14 days of any circumstances which may give rise to any claim under the policy.



## 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 if required.



## 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.