

# Motor Legal Protection

Insurance Product Information Document

**Company:** Provident Insurance - a trading name of Covea Insurance plc

Provident  
insurance.co.uk 

Registered in England and Wales, Number: 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277.

**Product:** Motor Legal Protection

This document provides a summary of the key information relating to this motor legal protection policy.

**Complete pre-contractual and contractual information** on the product is provided in the full policy documentation.

## What is this type of insurance?

This is a motor legal protection policy administered by ARC Legal Assistance Ltd on behalf of Provident Insurance. Subject to terms and conditions this policy will cover you and your passengers to pursue uninsured losses for an accident that wasn't your fault and legal costs if you are prosecuted for a motoring offence.



### What is insured?

#### Cover for your car

- ✓ Up to £100,000 in legal expenses for you and your passengers to pursue uninsured losses, such as loss of earnings, car hire costs and compensation for personal injuries, after an accident involving your car where a third party is held responsible and you are not to blame;
- ✓ up to £25,000 in legal expenses to defend you if you are charged with a motoring offence while using your car in Great Britain and for which disqualification from driving is mandatory if you are convicted.

#### Other product benefits

- ✓ **Motor Legal Advice** helpline is available to give you legal advice on any motor legal matter.



### What is not insured?

- ✗ Legal expenses for small claims which are disproportionate to the value of the uninsured loss being claimed.
- ✗ Solicitors' costs in excess of Arc's standard costs if you select a solicitor of your choice;
- ✗ Legal expenses incurred in defending a civil claim;
- ✗ Costs relating to an appeal against any decision or prosecution;
- ✗ Costs relating to a claim on your car insurance policy that has been cancelled or voided;
- ✗ Legal expenses or costs if you make a false, dishonest or exaggerated claim;
- ✗ Any accident or motoring offence where you are being prosecuted for driving under the influence of alcohol or non-prescribed drugs;
- ✗ Cover for motor prosecution defence costs will end when either:
  - ✗ charges are withdrawn;
  - ✗ or a guilty verdict has been given;
  - ✗ or final sentence has been passed.



### Are there any restrictions on cover?

- !! Accidents that happened outside of your period of insurance.
- !! Claims when your car is not being used in accordance with your car insurance policy.

It is a condition of this policy that:

- !! In relation to civil cases, there is a greater than 50% prospect of you recovering damages from the third party.
- !! In relation to criminal cases, there is a greater than 50% prospect of you being acquitted or if upon conviction or sentence disqualification from driving is mandatory, a greater than 50% prospect of a plea in mitigation materially affecting the likely outcome.



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein, Norway, Monaco, Gibraltar, San Marino, Switzerland and Andorra.



## What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:
  - You pass to us any correspondence received relating to any claim and provide all relevant information, documents and evidence within your knowledge;
  - You keep the solicitors advised of all developments in the legal proceedings as soon as possible;
  - You supply us with all of the information which we reasonably require to decide whether a claim may be accepted. If court proceedings are issued or a conflict of interest arises, and you wish to nominate a solicitor to act for you, you may do so;
  - You must pay your excess as the first part of your claim (incl. windscreen). This will be shown on your schedule.



## When and how do I pay?

- You can pay the price of your insurance as an annual amount or speak to us about credit facilities.



## When does the cover start and end?

- Your policy is an annual policy that runs for a 12 month period. Your schedule will show the start date of your policy.
- This cover runs alongside your car insurance, provided by Provident Insurance. If you cancel your car insurance policy, this Motor Legal Protection policy will cancel at the same time.



## How do I cancel the contract?

If this cover does not meet your needs, please tell us.

If you want to cancel your policy:

- **within 14 days**, we will refund your premium in full;
- **outside of 14 days**, no refund of premium will be given and all premiums would be due.

We will also do this if you want to cancel the policy after the renewal date.

No refund will be given if you have made a claim or if a claim is anticipated since your policy started.