

Motor Legal Expenses Insurance

Insurance Product Information Document

Company: Lexelle Limited

Product: Motor Legal Expenses

Lexelle Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 312782

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

The Lexelle Motor Legal Expenses Insurance Policy covers Motor Insurance policyholders for legal fees and costs in the event that a civil claim arises for damage or compensation in respect of death or bodily injury sustained by the policyholder in a road traffic accident and / or uninsured losses incurred.



What is insured?

Free Legal Advice:

- ✓ Free legal advice on personal legal matters falling under the sections of cover provided by this policy.

Motor Uninsured Loss Recovery:

- ✓ Professional Fees, up to a limit of £100,000 incurred in the pursuit of any Civil claim for damages or compensation in respect of death or bodily injury sustained by you in a road traffic accident and / or uninsured losses incurred.



What is not insured?

- ✗ Any claim for damages or compensation which is or may if legal proceedings are issued be allocated to the small claims jurisdiction of the courts
- ✗ Any claim in excess of the aggregate maximum amount stated on your policy schedule.
- ✗ Where your claim does not have a prospect of above 50% of obtaining the payment of damages or compensation from another party.
- ✗ Any claim which arises from a criminal act or omission.
- ✗ Any claims made by anyone other than the vehicle driver



Are there any restrictions on cover?

- ! For any claim under this policy you must submit a claim form no later than 180 days after the event giving rise to your claim.
- ! Prior to any proceeding you must use the representative or solicitor's nominated and appointed by us.
- ! Any claim that occurs outside of the policy period.



Where am I covered?

You are covered within the European Union, The Isle of Man, The Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Lichtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.



When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, provided that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy, however no refund of premium will be payable.

Important Information

Making a claim

If you need to make a claim, please contact the Claims Administrator:

Lexelle Limited

PO Box 4428

Sheffield

S9 9DD

Telephone: 0800 953 1217

Email: assist@lexelle.com

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you can call, email or to write to us:

Complaints regarding the SALE OF THE POLICY

Please contact the Broker Agent that sold you the policy.

Complaints regarding CLAIMS

Claims Manager, Lexelle Limited, PO Box 4428, Sheffield, S9 9DD.

Tel: 0114 249 3300

Email: assist@lexelle.com

On all correspondence please tell us you are insured for Family Legal Expenses Platinum Insurance and provide the Master Certificate number shown at the heading of your main policy terms and conditions along with the your policy reference detailed on your policy schedule.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.