

## Motor Legal Expenses Policy Summary

Some important facts about your Motor Legal Expenses insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The insurance cover summarised in this document is provided by Inter Partner Assistance SA and administered on their behalf by Arc Legal Assistance Ltd.

Your legal expenses cover is valid for the same duration as the motor insurance cover with which it is offered as declared to us.

Your legal expenses cover applies to the vehicle declared to us and to the driver and passengers in that vehicle at the time of any accident.

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Legal costs of up to £100,000 per claim for Uninsured Loss Recovery and Personal Injury are covered.</p> <p>Legal Costs of up to £25,000 per claim for all other sections are covered.</p>	<p>This insurance covers the legal costs incurred by Arc Legal Assistance Ltd's panel solicitors or their agents.</p> <p>You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.</p> <p>For a claim to be covered there must be reasonable prospects of a successful outcome and adviser's costs must be proportionate to the benefit of the claim.</p>	<b>All</b>
<p><b>Legal costs to pursue:</b> Damages claims arising from a road traffic accident against those whose negligence has caused your injury or death or caused you to suffer loss of your insurance policy excess or other out of pocket expenses.</p>	<p>There is no cover for claims directly or indirectly arising from stress, psychological or emotional injury.</p>	<b>Uninsured Loss Recovery and Personal Injury</b>
<p><b>Legal costs to defend:</b> Motoring prosecutions in respect of an offence arising from your use of the vehicle.</p>	<p>There is no cover for claims arising from an allegation that you were in control of the vehicle whilst under the influence of alcohol or non-prescribed drugs.</p>	<b>Motor Prosecution Defence</b>
<p><b>Legal costs to pursue or defend:</b> Contract disputes relating to the sale or purchase of goods or services relating to the vehicle (including the vehicle itself).</p>	<p>The contract for the sale or purchase must have been made during the insured period.</p>	<b>Motor Contract</b>
<p><b>Legal costs to defend:</b> Proceedings arising from the use of the vehicle's identity by another party without your permission.</p>	<p>There is no cover for claims where the vehicle's identity has been copied by somebody living with you.</p>	<b>Vehicle Cloning</b>

<p>Your representation in a dispute with the police (or other government agency) in the event your vehicle is seized following a failure in communications between your insurance adviser and the Motor Insurance Database resulting in incorrect information about you or your vehicle being recorded on that database.</p>		<p><b>Motor Insurance Database Disputes</b></p>
<p>Legal Helpline 24/7</p>		

### **Cancellation rights (cooling off period)**

Within 14 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to your insurance advisor receiving your written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

### **To make a claim**

#### For Uninsured Loss Recovery & Personal Injury

You should contact Go Skippy Insurance to report a claim under the motor insurance policy. Go Skippy Insurance will send details of your claim to the adviser who will contact you to discuss any uninsured loss or personal injury claims or any assistance you require in relation to a hire car or vehicle repairs.

#### For all other sections of cover

You should telephone **0844 701 6625** and quote "Go Skippy Insurance" to obtain advice and request a claim form. Alternatively, you can submit a claim form online by visiting [www.arclegal.co.uk/informationcentre](http://www.arclegal.co.uk/informationcentre). Upon return of a completed claim form we will assess the claim and if covered, send details to the adviser who will then contact you directly.

### **Complaints**

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

Our contact details are:

Arc Legal Assistance Ltd  
P O Box 8921  
Colchester  
CO4 5YD

Tel 0844 770 9000  
Email [claims@arclegal.co.uk](mailto:claims@arclegal.co.uk)

### **Compensation**

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc Legal Assistance Ltd or the Inter Partner Assistance SA are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.