

# Carpenters Motor Legal Expenses

## Insurance Product Information Document

**Company:** Company: AmTrust Europe Limited

*This policy is underwritten by AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).*

**Product:** Motor Legal Care

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

Carpenters Solicitors are authorised and regulated by the Financial Conduct Authority registration number 589305.

### What is this type of insurance?

Motor Legal Protection provides insurance to cover up to the maximum amount payable as shown in your insurance schedule for advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule.



#### What is insured?

We'll cover a legal advisers' costs to help you pursue a claim in the following situation:

- ✓ **Personal Injury and Uninsured Loss Recovery:** To pursue damages claims arising from a road traffic accident:
  - Whilst you are in, boarding or alighting the vehicle against those whose negligence has caused your injury or death; and/or
  - Against those whose negligence has caused you to suffer loss of your insurance policy excess or other out of pocket expenses.



#### What is not insured?

The policy does not provide cover for:

- ✗ **Pre-inception incidents:** We won't cover events that started before the policy began.
- ✗ **Prospects of success:** We won't cover any legal action if there are not prospects of success. This is where the likelihood of winning is less than 50%.
- ✗ **Minimum amount in dispute:** We won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.
- ✗ **Conflicts:** We will not cover any claims relating to disputes with anyone else insured under the policy nor any costs covered by another insurance policy.
- ✗ **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.



#### Are there any restrictions on cover?

- ! **Your own advisers' costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- ! **Withdrawn claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.



### Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in The Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.



### What are my obligations?

- You must notify claims as soon as reasonably possible once you become aware of the insured incident and within no more than 180 days of you becoming aware of the insured incident.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us.
- You must gain our consent before incurring any legal advisers' costs.



### When and how do I pay?

You can pay for your insurance in one lump sum with a debit / credit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



### When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on your Optional Extras Policy Schedule.

Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We'll contact you before your renewal date and before taking payment to confirm your renewal terms.



### How do I cancel the policy?

You can cancel the policy at any time by calling us on **0800 2218629** or writing to us at **Customer Services, Carpenters Ltd UK , Leonard House, Scotts Quays, Birkenhead, CH41 1FB**

More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.