

Motor Legal Expenses Insurance

Insurance Product Information Document

Company: Policy Excess Insure Ltd

Product: Motor Legal Expenses Insurance

Policy Excess Insure Ltd trading as Nova Direct (Financial Services Register No 836031). Policy Excess Insure Ltd is a company registered in England and Wales with company number 10706852, and registered address 3 Redwing Court Business Centre, Ashton Road, Romford, Essex, RM3 8QQ

This document provides a summary of the key information relating to this Motor Legal Expenses Insurance Policy. It should be read together with the Document of Insurance, Policy Schedule and Certificate of Insurance. Please refer to the Document of Insurance for how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

This Policy Cover is designed to provide assistance in the event that you are involved in a motor accident that was not your fault to help you recover any losses that are not covered by your primary motor insurance policy from the driver at fault.



What is insured?

- ✓ Legal costs incurred pursuing a claim for damages to your vehicle, and damages to personal property owned by you or form which you are responsible.
- ✓ Covers you for your opponents' costs, your own solicitors' costs and your own disbursements if you become liable to pay those costs, up to the indemnity limit.



What is not insured?

- ✗ Costs incurred prior to our confirmation of indemnity being granted.
- ✗ Small track claims, appeals, claims arising out of deliberate criminal acts and/or omissions committed by you, claims relating to motor prosecution defences
- ✗ Claims outside of the United Kingdom.
- ✗ Claims not reported to us within the first 90 days of the event occurrence.
- ✗ Claims or counter claims made against you.
- ✗ Claims for death or personal injury.



Are there any restrictions on cover?

- ! You must have a 51% or better chance of success.
- ! The legal representative instructed will be chosen by us. If you wish to appoint your own representative you must first seek our written consent before you are able to instruct them.
- ! The incident must have taken place within the territorial limits.
- ! The maximum sum we pay will not exceed with limit of indemnity.
- ! We may take conduct of your litigation at any time, in your name and may issue court proceedings in your name to recover any payments that we have made under this insurance.
- ! You must co-operate with us at all times and forward any communications received in connection with the insured incident without delay.
- ! You must notify us of any offers to settle the litigation immediately, and must not accept any offers or enter into settlement negotiations without our express agreement.
- ! We will only pay costs and disbursements after the conclusion of the litigation.



Where am I covered?

- ✓ England, Scotland and Wales.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- Premiums must be paid on time.
- In the event of a claim, a liability stance must be provided to PEX Insure.
- In the event of a claim, you may be required to provide us with supporting documentary evidence of your Motor Legal Expenses claim.



When and how do I pay?

The premium for this annual policy must be paid in one single amount to your broker. Payment can be made by bank transfer, direct debit or debit/ credit card.



When does the cover start and end?

- The policy is for a period of one year and cover begins and ends as detailed within your Policy Schedule and Certificate.
- The policy is renewable each year.



How do I cancel the contract?

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the Policy. Call your broker who provided you with your insurance policy. If you cancel:

- Within 14 days of receiving your documents we will refund your premium unless we have made a payment under the policy where upon no refund will be given.
- After 14 days we will not refund your premium if you chose to cancel your policy.
- There is a charge totaling £9.98, combined, to cancel your insurance policy. This is an administration charge and is not a cancellation fee. The charge is payable regardless of time on cover. There is no charge to opt out of auto renewal.