

# Legal Expenses Cover

## Insurance Product Information Document

Company: Aioi Nissay Dowa Insurance UK Limited

Product: Legal Expenses Cover

Legal Expenses Cover is underwritten by Aioi Nissay Dowa Insurance UK Limited, who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and registered in the United Kingdom. Financial Services Register number: 816870.

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 your Legal Expenses Cover Policy Document.

### What is this type of insurance?

Legal Expenses Cover provides an accident response service and protects you against legal costs to claim back losses that are not covered by your car insurance policy if your vehicle is damaged by an accident that is not your fault. Cover applies for solicitors and barrister's fees, court costs and your opponent's costs if the court awards costs against you.

This product is administered by ARAG plc.



### What is insured?

#### Uninsured Loss Protection

- ✓ Up to £100,000 of cover for legal costs and expenses to enable you to claim compensation for personal injury and/or personal losses following a road traffic accident within the EU from the person responsible for the accident.

#### Motor Prosecution Defence

- ✓ We will pay legal costs and expenses up to £50,000 if you are investigated for or charged with a motoring offence.



### What is not insured?

- ✗ Circumstances existing before your cover starts.
- ✗ Claims that do not have at least a 51% chance of success.
- ✗ Costs that you incur without our consent or which exceed the sum we would pay a law firm from our panel.
- ✗ Parking infringements or non-payment of parking fines.
- ✗ Fines, penalties or compensation ordered against you.
- ✗ Driving whilst uninsured, disqualified or while under the influence of alcohol or illegal drugs.



### Are there any restrictions on cover?

- ! Claims must be reported to us during the period of insurance.
- ! We will choose your lawyer from our panel unless there is a conflict of interest or the point has been reached at which proceedings need to be issued.



### Where am I covered?

- ✓ You are covered for accidents in the United Kingdom, the Channel Islands and Isle of Man, EU countries, Norway and Switzerland.



### What are my obligations?

- You must report your claim to us as soon as possible and during the period of insurance, using the phone number shown in your policy.
- You must co-operate with us and the person we appoint to conduct your claim.
- You must act to keep the costs of your claim as low as possible and must agree to a reasonable offer to settle it.



### When and how do I pay?

You are charged a separate premium for this cover and it will be paid by the same method at the same time as you pay for your Private Car Insurance Policy.



## When does the cover start and end?

The contract is usually for the duration of one year (exact dates are shown in your Schedule). If the Private Car Insurance Policy is cancelled, your Legal Expenses Cover will also expire from that cancellation date.



## How do I cancel the contract?

You can cancel this Policy in full within 14 days of the inception date and receive a full refund of premium unless you have made a claim. If you cancel this Policy after 14 days of the inception date, you will receive a refund of any premium paid for the remaining insured period, unless you have made a claim. You can cancel your policy at any time by contacting us on 0330 022 1000 using Live Chat or by emailing us at [service@drivelikeagirl.com](mailto:service@drivelikeagirl.com).