

# Motor Legal Protection Insurance

Some important facts about your Motor Legal Protection Insurance policy are summarised below, which you should read. For the full terms and conditions of your policy please take time to read the policy document, which is available at [www.hyundaimotorinsurance.co.uk](http://www.hyundaimotorinsurance.co.uk). Your policy document should be read in conjunction with your motor insurance policy schedule.

This is a legal expenses insurance contract, which helps you to recover uninsured losses and costs from the person responsible for the accident following a vehicle collision. It also covers Motor Prosecution Defence, Motor Contract, Vehicle Cloning, Motor Insurance Database Disputes and Licence Protection.

The policy is underwritten by UK General Insurance Limited on behalf of Inter Partner Assistance SA (for full details see the policy document).

Significant Features and Benefits	Conditions or Limitations	Relevant Section in Policy Document
<p><b>Uninsured Loss Recovery &amp; Personal Injury</b></p> <p>Cover is provided to pursue damages claims arising from a road traffic accident whilst you are in, boarding or alighting the vehicle against a responsible party provided the incident occurred within the insured period and territorial limits, where there are reasonable prospects of recovering sustained losses.</p>	<p>There must be reasonable prospects of success.</p> <p>You must ensure that we are advised of the claim within 180 days of the occurrence of the insured incident.</p> <p><b>The maximum amount payable in respect of an insured incident is:-</b> Uninsured Loss Recovery &amp; Personal Injury – £100,000</p>	<p>General Conditions – Reasonable Prospects</p> <p>General Conditions – 1 Claims a)</p> <p><b>Definitions - Limits of Indemnity</b></p>
<p><b>Motor Prosecution Defence</b></p> <p>Cover is provided to defend motoring prosecutions in respect of an offence punishable by penalty endorsement only.</p>	<p>Motor Prosecution Defence - £5,000</p>	
<p><b>Motor Contract</b></p> <p>Cover is provided to pursue or defend contract disputes relating to the sale or purchase of goods relating to the vehicle including the vehicle itself.</p>	<p>Motor Contract - £50,000</p>	
<p><b>Vehicle Cloning</b></p> <p>Cover is provided to defend civil or criminal legal proceedings arising from the use of the vehicle's identity by another person or organisation without your permission.</p>	<p>Vehicle Cloning - £5,000</p>	

Significant Features and Benefits	Conditions or Limitations	Relevant Section in Policy Document
<p><b>Motor Insurance Database Disputes</b></p> <p>Cover is provided where a dispute with the police and/ or other government agency arises in the event your vehicle is seized following a failure in communication between your insurer and the Motor Insurance Database resulting in incorrect information about your vehicle being recorded.</p>	<p>Motor Insurance Database Disputes - £2,500</p>	
<p><b>Licence Protection</b></p> <p>Cover is provided to represent you at hearings and appeals relating to the suspension or revocation of your licence whilst using your vehicle in a private capacity, or as an operator of a LGV, PCV, private hire car or taxi license.</p>	<p>Licence Protection - £25,000</p>	
<p><b>Uninsured Driver MIB Recovery</b></p> <p>Cover is provided where the driver at fault is uninsured or cannot be traced and we will assist you in making a claim to the Motor Insurers' Bureau, except in respect of claims for property damage of less than £300 where the driver at fault cannot be traced.</p>	<p>Uninsured Driver MIB Recovery - £1,000</p>	
<p><b>Territorial Limits</b></p> <p>Uninsured Loss Recovery &amp; Personal Injury For all other sections</p>	<p>The European Union Great Britain, Northern Ireland, Channel Islands and Isle of Man.</p>	<p>Definitions – Territorial Limits</p>
<p><b>General Exclusions</b></p>	<p>Advisors costs are not covered unless agreed by us in advance.</p> <p>No claims are covered where the insured incident began to occur or had occurred before this insurance was purchased.</p>	<p>General Exclusions</p>

### Duration of Cover

Your cover is valid for one year.

### How to Make a Claim

To make a claim please call 0844 836 7381 as soon as possible.

### Cancellation

We hope you are happy with the cover this policy provides. However, you have the right to cancel your policy during the 14 days after you buy the policy or 14 days after you receive your policy documents, whichever is later. Any paid premium will be refunded in full. If you cancel after the 14-day period has expired, no refund of premium is applicable.

## How to Make a Complaint

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 should contact:

The Managing Director,  
LawShield UK Ltd,  
LawShield House,  
850 Ibis Court,  
Lakeside Drive,  
Centre Park,  
Warrington,  
WA1 1RL

Tel: 0800 731 3942

Fax: 0845 077 0806

Email: [customerrelations@lawshield-uk.com](mailto:customerrelations@lawshield-uk.com)

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

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 €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall,  
Docklands,  
London, E14 9SR

Tel: 0845 080 1800

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

## Financial Services Compensation Scheme (FSCS)

Inter Partner Assistance SA is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their 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](http://www.fscs.org.uk).

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