AimCoreProtect

keyfacts®

# Platinum Motor Legal Protector Policy Key Facts

This is a summary of your Platinum Motor Legal Protector Policy. It does not contain the full terms and conditions which can be found in your policy wording. The period of cover is for 12 months following acceptance of the proposal form and payment of the premium or agreement to pay the premium.

This policy is suitable for someone seeking insurance cover for legal costs incurred pursuing a claim for the recovery of uninsured losses from the person responsible for the accident following a non-fault road traffic accident including personal injury.

| SIGNIFICANT FEATURES AND BENEFITS | SIGNIFICANT EXCLUSIONS OR LIMITATIONS | POLICY SECTION |
|---|---|---|
| This policy will cover you for: | This policy won't cover you : | |
| • Legal costs (including opponents costs) up to £100,000 if the insured vehicle is involved in a non-fault accident with another vehicle, to pursue compensation for; | • For any legal costs in excess of £100,000; | Definitions:<br>Limit of Indemnity |
| | • If your claim does not have reasonable prospects of success; | Cover (c) |
| • Loss of or damage to the insured vehicle; | • If the other driver cannot be traced or identified, or is not insured; | Definitions:<br>Insured Incident<br>Exclusions: 3 |
| • Damage to any personal property owned by you or for which you are legally responsible whilst in or on the insured vehicle; | • If the claim is not reported to us within 30 days of the accident; | Exclusions: 7<br>Conditions: 8 (a) |
| • Death or personal injury to you, authorised drivers or passengers whilst in, on or mounting or dismounting from the insured vehicle; | • If you are not in or on the insured vehicle at the time of the collision; | Definitions:<br>Insured Incident, Insured Person & Insured Vehicle |
| | • If you appoint a solicitor without first obtaining our agreement; | Conditions:1, 2, 4, 8 (c) |
| • Any other uninsured losses incurred as a result of the accident e.g. your policy excess, hire vehicle charges, loss of earnings. | • If you incur costs before we appoint a solicitor to represent you. | Exclusions: 1 |

**Claims Procedure**

If you wish to make a claim you should contact the Claims agent on 0330 123 0899 or Sales agent who arranged cover for you.

**Cancellation**

Written confirmation of the cancellation of the policy may be given at any time by you or by us, as detailed in the policy wording under the heading 'Cancellation' shown with in the policy wording. We will give you a minimum of 14 days notice of cancellation to enable you to find alternative cover. You may cancel the policy by contacting the Sales agent.

**Cooling off Period**

Before you accept our policy you have 14 days to review your policy wording. If you are not totally happy with the

policy and you have not made a claim you can write to the Sales agent requesting that your insurance is cancelled and that any monies paid be returned. We will then cancel your insurance.

**Complaints Procedure**

If You have any complaint about Your Motor Legal Protector policy You can contact the Claims Agent. We are committed to dealing with customer complaints in a fair and prompt way. Complaints can be made verbally or in writing.

We will contact You within five days of receiving Your complaint to inform You of what action We are taking. We will try to resolve the problem and give You an answer within four weeks. If it will take Us longer than four weeks We will tell You when You can expect an answer.

It is Our experience that most complaints can be resolved by speaking to the staff directly responsible for Your claim. Please call Us on 0161 947 7000 or write to the;

Managing Director
AIM Legal Expenses Insurance Services Limited
Room 300, 3rd Floor
Broadstone Mill
Broadstone Road
Reddish
Stockport
SK5 7DL.

If We have not given You an answer in eight weeks We will tell You how You can take Your complaint to the Financial Ombudsman Service for review. This complaints procedure does not affect any legal right You have to take action against Us.

Once You have received Your final response from Us, and if You are still not satisfied You can contact the Financial Ombudsman Service:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR.

By telephone on 0845 080 1800 or 0300 123 9 123 or by email complaint.info@financial-ombudsman.org.uk

**Whole Agreement**

AmTrust Europe Limited, who underwrite this insurance are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends upon the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim.

Further information is available from the Financial Services Authority or the FSCS. The FSCS can be visited on the internet at www.fscs.org.uk or be contacted on 0800 678 1100.

This policy is provided by:

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St James's Street
Nottingham
NG1 6FG.

Registered Number 1229676. FSA Firms Reference Number 202189. Tel 0115 941 1022.

Authorised and regulated by the Financial Services Authority.

You can check the above details on the Financial Services Authority Register by visiting the FSA website: www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.