

Self-Drive Hire Motor Legal Expenses Master Certificate Insurance Policy Summary

Some important facts about your Motor Legal Expenses insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The insurance cover summarised in this document is provided by Inter Partner Assistance SA, and administered on their behalf by Arc Legal Assistance Ltd and Auto Legal Protection Services Ltd.

Your legal expenses cover is valid for the same duration as the motor insurance cover with which it is offered as declared to Arc Legal.

Your legal expenses cover applies to the vehicle declared, and the person named in the insurance schedule to which this cover attaches. This extends to the authorised driver or passengers for the Uninsured Loss Recovery and Personal Injury section of cover.

Significant features and benefits	Significant exclusions or limitations	Policy section
Legal costs of up to £100,000 per claim are covered.	This insurance covers the legal costs incurred by our panel solicitors or their agents. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises. For a claim to be covered there must be reasonable prospects of a successful outcome and adviser's costs must be proportionate to the benefit of the claim.	All
Legal costs to pursue: Damages claims arising from a road traffic accident against those whose negligence has caused your injury or death or caused you to suffer loss of your insurance policy excess or other out of pocket expenses.	There is no cover for claims relating to an agreement you have entered into with another person or organisation.	Uninsured Loss Recovery and Personal Injury
Legal costs to defend: Motoring prosecutions in respect of an offence arising from your use of the vehicle.	There is no cover for claims arising where you did not hold or were disqualified from holding a licence to drive, or from an allegation that you were in control of the vehicle whilst under the influence of alcohol or non-prescribed drugs.	Motor Prosecution Defence
Legal costs to pursue or defend: Contract disputes relating to the sale or purchase of goods or services relating to the vehicle (including the vehicle itself).	There is no cover where the contract was entered into before you first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.	Motor Contract
Legal costs to pursue: An appeal or representation to a local authority where your licence has been suspended, revoked or altered or renewal has been refused.	There is no cover for any claims arising from a criminal prosecution.	Taxi Licence

Cancellation rights (cooling off period)

Within 14 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to your insurance advisor receiving your written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

To make a claim

For Uninsured Loss Recovery & Personal Injury

To report a claim, you should contact the ALPS legal team on **01260 241000** to report a claim under the motor insurance policy. ALPS will send details of your claim to the adviser who will contact you to discuss any uninsured loss or personal injury claims or any assistance you require in relation to a hire car or vehicle repairs.

For all other sections of cover

You should telephone **0344 770 1040** and quote "**ALPS Motor Legal Expenses**" to obtain advice and request a claim form. Alternatively, you can submit a claim form online by visiting www.arclegal.co.uk/informationcentre. Upon return of a completed claim form we will assess the claim and if covered, send details to the adviser who will then contact you directly.

Complaints

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

Our contact details are:

Arc Legal Assistance Ltd
P O Box 8921
Colchester
CO4 5YD
Tel 0344 770 9000
Email customerservice@arclegal.co.uk

Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc Legal or Inter Partner Assistance are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.