



**Claims
Breakdown Assistance
Legal Expenses**

...right price, right advice

autoline
motor

Your guide to making a claim

You must report ALL claims by contacting our claims helpline. We are here to help you 24 hours a day, 365 days a year.

You give us your details and we do the rest.

Claims Helpline
0845 521 0010



Breakdown Assistance

1 Home start assistance

If your vehicle breaks down we will send somebody to assist you. If repairs can be made on the spot, up to one hours free labour will be provided.

If your vehicle cannot be repaired on the spot, we will tow it to the nearest repairer or to your own garage, if this is closer.

2 Roadside assistance

If your vehicle breaks down, suffers a puncture or is involved in an accident away from home, we will send somebody to assist you. If repairs can be made on the spot, up to one hours free labour will be provided.

If your vehicle cannot be repaired on the spot, we will tow the vehicle to the nearest repairer, your own garage or your home, if closer.

3 Message relay

We will relay up to two urgent messages to worried friends, relatives or employers following any unforeseen delay.

Things you must do in the event of an accident

The first thing is, **don't panic**. Then, take all the details of the other people involved in the accident as well as any independent witnesses that may have seen what happened.

Their name:

Address:

Telephone number:

Car registration:

Insurance details:

Witnesses (if possible)

Name of witness 1:

Name of witness 2:

Address of witness:

Address of witness:

Telephone number:

Telephone number:

Motor Legal Expenses Policy Summary

keyfacts

Provided by IGI Insurance Company Limited.

This is a summary of your Motor Legal Expenses 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.

This policy will be governed by, and construed in accordance with, English Law.

For ease of reference, the policy wording page numbers are shown in brackets.

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>This policy will cover you for legal costs (including opponents costs) up to £50,000 if the insured vehicle is involved in a non-fault accident with another vehicle, to pursue compensation for:</p> <ul style="list-style-type: none"> • Loss of or damage to the insured vehicle; • Damage to any personal property owned by you or for which you are legally responsible, whilst in or on the insured vehicle; • Death or personal injury to you, an authorised driver or passengers whilst in, on, or mounting or dismounting from the insured vehicle; • Any other uninsured losses incurred as a result of the accident e.g. your policy excess, hire vehicle charges, loss of earnings. 	<p>This policy won't cover you if:</p> <ul style="list-style-type: none"> • Legal costs exceed £50,000; • Your claim does not have reasonable prospects of success; • The other driver cannot be traced or identified, or is not insured; • The claim is not reported to us within 90 days of the accident; • You are not in or on the insured vehicle at the time of the collision; • You appoint a solicitor without first obtaining our agreement; • You incur costs before we appoint a solicitor to represent you. 	<p>Definitions: Limit of Indemnity</p> <p>Definitions: Cover (c)</p> <p>Exclusions: 3.</p> <p>Exclusions: 7.</p> <p>Conditions: 8. (a)</p> <p>Definitions: Insured Incident, Insured Person and Insured Vehicle</p> <p>Conditions: 1, 2, 4, 8. (c)</p> <p>Exclusions: 1.</p>

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 on page 4. 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 giving us written instructions.

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 you can contact the Sales Agent or Claims Agent who arranged the insurance for you. If your problem isn't resolved you may contact the Underwriters: IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG. The Underwriters will contact you within five days of receiving your complaint to inform you of what action they are taking. The Underwriters will try to resolve the problem and give you an answer within four weeks. If it will take the Underwriters longer than four weeks, the Underwriters will tell you when you can expect an answer.

If the Underwriters have not given you an answer in eight weeks, they 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

the Underwriters.

If you are still not satisfied, you can contact: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

The Underwriters are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the Financial Services Authority or the FSCS. The latter can be visited on the web at www.fscs.org.uk or by contacting the FSCS on 020 7892 7300.

The complaints procedure above does not affect any legal right you may have to take action against us.

This policy is provided by: IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG. Registered No. 1229676. 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/register or by contacting the FSA on 0845 606 1234.

Definitions

Claims Agent

PCLÉ Ltd, PCLÉ House, Invar Business Park, Invar Road, Swinton, Manchester, M27 9HF.

Defendant

The person, company or partnership that the Insured alleges is responsible for the Insured Incident.

Insured Incident

Any road traffic accident (excluding claims for theft or fire) which results in damage to the Insured Vehicle, or damage to any personal property owned by an Insured Person, whilst in or on the Insured Vehicle, or any injury to or death of an Insured Person whilst in, on, or mounting or dismounting from the Insured Vehicle.

Insured Person

The Insured and any authorised driver of, or passenger carried in, the Insured Vehicle.

Insured Vehicle

The motorcar, motorcycle or commercial vehicle specified in the underlying policy of motor insurance taken out by the Insured.

Insured, You, Yours

The person to whom this insurance has been issued and who has paid or promised to pay the premium.

Legal Costs and Expenses

The reasonable and irrecoverable costs incurred by the Solicitor on a standard basis which an Insured Person is ordered to pay by a Civil Court or which are agreed by negotiated settlement with Our agreement.

Limit of Indemnity

Is the maximum sum that the Underwriters will pay in aggregate in respect of all Legal Costs and Expenses incurred by the Solicitor or the Defendant in relation to the prosecution of a claim which is covered by this insurance subject always to the maximum indemnity of £50,000.

Period of Insurance

The period commencing from when the Insured pays or promises to pay the premium to the Sales Agent, to the expiry date of the underlying policy of motor insurance in force in respect of the Insured Vehicle which in no circumstances will exceed 12 months.

Sales Agent

The person or company who arranged the underlying policy of motor insurance taken out by the Insured.

Solicitor

The appropriately qualified lawyer, legal representative or specialist consultant appointed by Us or the Underwriters to act on behalf of the Insured.

Territorial Limits

The United Kingdom, Channel Islands, Austria, Belgium, Finland, The Federal Republic of France, Germany, Ireland, Italy, Luxembourg, The Netherlands, Norway, Portugal, Spain, Sweden, Switzerland provided that the Insured has arranged a Green Card where recommended through the insurer who issued the underlying motor insurance policy.

Underwriters

IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG. Reg No. 1229676.

We, Us, Our

The authorised Claims Agents of this insurance acting on behalf of the Underwriters.

Cover

The Underwriters indemnify the Insured Person against Legal Costs and Expenses incurred in the pursuit of a civil claim against a Defendant arising from an Insured Incident subject to:

- The Insured having paid or promised to pay the premium
- The Insured Incident taking place within the Territorial Limits and within the Period of Insurance.
- The claim having reasonable prospects of success.
- The maximum sum We pay not exceeding the Limit of Indemnity.
- The terms and conditions of this policy.

Conditions

- We can attempt to settle the claim prior to the appointment of Solicitors or issue of legal proceedings.
- We and/or the Underwriters can take over conduct of any claim at any time in the name of the Insured Person.
- We and the Underwriters can issue proceedings for the Underwriters benefit in the name of the Insured Person to recover any payments We have made under this insurance.
- If We consider that it is appropriate to issue legal proceedings We shall nominate a Solicitor to act on behalf of the Insured Person. The Insured Person may nominate a Solicitor of their own choice however, such Solicitor must submit full details of their experience and expertise and must agree to work to Our standard terms and conditions for Solicitors. In the event that we cannot agree such nomination the Insured Person will have the right to arbitration as set out in the conditions of this insurance.
- The Underwriters have the right to withdraw indemnity under this insurance if the Insured Person is declared bankrupt, goes into liquidation (voluntary or otherwise), appoints a receiver or has a receiver appointed.
- We and/or the Underwriters may cancel this insurance by giving the Insured 14 days notice in writing by recorded delivery to the Insured's last known address.
- We and/or the Underwriters may, at their discretion, discharge all liabilities to the Insured Person by paying a sum equal to that claimed subject always to such sum not exceeding the Limit of Indemnity.
- You must
 - Report all claims to Us without delay.
 - Take all reasonable steps to minimise any amount claimed from the Defendant.
 - Co-operate with Us at all times and forward any communications received in connection with an Insured Incident to Us without delay and supply Us with any information We require.
 - Co-operate with the appointed Solicitor including giving such instructions as We require and keep the Solicitor and Us fully informed of any developments or material changes in circumstances that may affect the progress or settlement of the claim.

- Advise Us immediately of any offers of payments to settle the claim.
 - Not accept any offer of payment or enter into settlement negotiations without Our express agreement.
 - Instruct the Solicitor to have the Legal Costs and Expenses assessed, taxed or audited if We request such action.
 - Co-operate fully with Us to assist Us to recover any Legal Costs and Expenses we have had to pay on Your behalf that have reasonably incurred in connection with the pursuit of the claim.
 - Adhere to the terms and conditions of this insurance at all times.
- If the Insured Person makes any claim under this policy which is fraudulent or false, or where there is collusion between the Insured Person and the Defendant or any witnesses, this policy shall be declared void.
 - In the event of a dispute arising between You and Us, You may ask for the dispute to be referred to an independent arbitrator who is acceptable to both parties. In the event that such an arbitrator cannot be agreed upon, an arbitrator will be nominated by the President of the Bar Council and the decision will be binding upon both parties and the cost of the arbitration will be borne by the losing party.
 - Co-operate fully with Us and the Solicitor in any action or issue of legal proceedings that may be necessary to enforce any rights or remedies that We become or may become entitled to under subrogation upon Us paying or becoming liable to pay any losses under this policy.
 - The contract of insurance evidenced by this certificate will at all times be governed by English Law.

Exclusions

- Any Legal Costs and Expenses incurred prior to our confirmation of indemnity being granted to You under this policy.
- Any claims arising out of any deliberate criminal act or omission or fines and penalties imposed by a criminal court.
- Any claims where the defendant cannot be traced or does not hold valid motor insurance.
- Any claims occurring from use of the Insured Vehicle for motor racing, rallies, speed trials or competitions of any kind.
- Any claims made or legal proceedings between the Insured and Insured Persons.
- Any claim where the Insured Vehicle is found to be in an unroadworthy condition or does not have a valid MOT certificate at the time of the Insured Incident.
- Any claim not reported to Us within 90 days of the occurrence of the Insured Incident.
- Any claims that You are indemnified for under any other policy of insurance.
- Any claims or counter claims made against You by the Defendant.
- Any claim arising from ionising radiation or contamination from irradiated nuclear fuel or from nuclear waste.
- Any claim arising from riot, civil commotion, war, invasion, acts of hostility by foreign powers, confiscation, nationalisation, requisition or damage to property by or under the order of any government.

Claims Procedure

If You wish to make a claim, You should contact the Claims Agent 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 and/or the Underwriters. We and/or the Underwriters will give You a minimum of 14 days notice of cancellation to enable You to find alternative cover. You may cancel the policy by giving Us written instructions.

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

On the behalf of IGI Insurance Company Limited

K W WARDELL
Managing Director

Claims Helpline

NI: 0845 521 0010

If you are calling from the
Republic of Ireland, please call:

ROI: 0044 845 521 0010

autoline
m o t o r

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Rathfriland Road, Newry, Co Down, BT34 1BY
Email: claims@autoline.co.uk
Claims Fax: +44 (0) 845 521 0009

Autoline Insurance Group is authorised and regulated by
the Financial Services Authority.

www.autoline.co.uk