

Van Motor Legal Cover

Insurance Product Information Document

Company: Allianz Insurance plc

Product: Lloyds Bank Van Insurance
Motor Legal Cover

Allianz Insurance plc (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

This is a motor legal cover that covers legal costs to recover losses not covered by your motor insurance, and to pursue compensation for personal injury following a road traffic accident where a claim is accepted. Cover is also provided for legal costs to defend prosecutions arising from a motoring offence.



What is insured?

Cover for legal costs of up to £100,000 for:

- ✓ Pursuit of compensation for personal injury if you and your passengers are involved in a road traffic accident that wasn't your fault
- ✓ Recovery of losses for you and your passengers that aren't covered by your motor insurance policy, including:
 - Policy excess
 - Personal possessions
 - Out of pocket expenses
- ✓ Defence costs if you're prosecuted over a driving offence

Also provides:

- ✓ 24/7 legal helpline Legal



What is not insured?

We will not cover any cost for:

- ✗ An accident that was your fault
- ✗ If the incident occurred before the start of the policy
- ✗ Any expenses incurred before your claim is accepted
- ✗ Any claim arising out of a contract you have with another person or organisation, such as a credit hire agreement
- ✗ Fines for motoring or criminal offences and parking offences for which you don't get points on your licence
- ✗ Criminal offences where you are alleged to be under the influence of drink or drugs or which allege dishonesty or intentional violence



Are there any restrictions on cover?

- ! There must be a 51% chance or better of winning the case and achieving a positive outcome
- ! No cover if you did not hold a valid driving licence or the vehicle didn't have a valid MOT certificate or road fund licence or comply with any laws relating to its ownership or use, at the time of the incident



Where am I covered?

- ✓ For Motor Prosecution Defence, this policy covers you in the UK, Channel Islands and Isle of Man.

For Uninsured Loss Recovery, this policy also covers you in any member country of the European Union (including Monaco, San Marino and the Vatican City) plus Andorra, Iceland, Norway, Serbia, Switzerland and Montenegro.



What are my obligations?

You're required to keep to the conditions shown in your full policy documentation. Some examples of these are:

- You must make your claim within six months of the date that the event, or series of events, which gave rise to the dispute or criminal proceedings first occurred or as soon as reasonably practicable providing there has been no prejudice to us
- At all times during your legal action you must follow the advice of, and co-operate fully with your solicitor and us
- You must not withdraw your claim from your solicitor without the written agreement of us and your solicitor



When and how do I pay?

You can pay your premium as a one-off payment annually or in monthly instalments.



When does the cover start and end?

Cover starts on the date you have selected when purchasing your Motor Legal Cover policy and will end on the expiry of your Lloyds Bank Van Insurance Policy.



How do I cancel the contract?

You can cancel this policy at any time by heading to your online account.

More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.