

Motor Legal Advantage

Summary of Cover

The following is a summary of cover designed to help you understand the key features, benefits, exclusions and limitations of Motor Legal Advantage. Full policy terms and conditions are contained in the policy wording, a copy of which is available on request. This insurance is provided by Temple Legal Protection Limited who are authorised under a binding authority agreement to underwrite and administer this insurance on behalf of Royal & Sun Alliance Ltd.

SIGNIFICANT FEATURES	
Claims reporting basis	This is a claims made insurance. You must report your claim during the period of insurance and as soon as you become aware of circumstances which may lead to a claim. Claims relating to a motor prosecution must be reported within 10 days of receiving a written Notice of Intended Prosecution.
Limits of indemnity	£50,000 per claim
Territorial limits	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Applicable law	England and Wales
Period of insurance	12 months, unless otherwise agreed

SIGNIFICANT FEATURES	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
The insurer will pay legal costs and expenses, up to the limit of indemnity, for insured events listed below.	<ul style="list-style-type: none"> It must always be more likely than not that your claim will be successful. This requirement applies throughout the duration of your claim. Any costs incurred before the insurer agrees to pay them. Circumstances giving rise to a claim which exist before you take out this policy.

STANDARD COVER	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
Uninsured Loss Recovery and Personal Injury Recovering your uninsured losses from the negligent party in a road traffic accident, which may include: <ul style="list-style-type: none"> Vehicle or property damage; Compensation for death or injury; Your motor insurance excess; Out of pocket expenses incurred as a result of the accident. 	<ul style="list-style-type: none"> Claims where the negligent party is untraceable or uninsured.
Vehicle Hire <ul style="list-style-type: none"> A hire vehicle while your vehicle is being repaired after a non-fault accident. 	<ul style="list-style-type: none"> Hire costs not authorised by the insurer; Claims where the negligent party is untraceable or uninsured; Hire costs will be recovered in your name; Vehicle specification subject to local availability.
Motor Legal Defence Defending your legal rights in a prosecution for a motoring offence.	<ul style="list-style-type: none"> Parking; obstruction; insurance; fixed penalty notices; alcohol or drugs; money laundering; illegal immigration; assault or violence.

ADDITIONAL SERVICES	
Legal and Tax Advice Helpline Provides you with telephone advice on personal legal problems or tax matters under UK law.	
Counselling Helpline Provides you and your family with a confidential telephone counselling service available 24 hours a day, 365 days a year.	This service is subject to reasonable use.

Temple Legal Protection Limited is authorised and regulated by the Financial Conduct Authority.