



**Road
Runner**

MOTOR TRADE INSURANCE

We're with you.

Part of **HOWDEN**

Solutions

by Road Runner

We're with you.

www.roadrunnerinsurance.co.uk

Why you need Legal Expenses Insurance

Being involved in any kind of car accident can be very distressing. If you are unfortunate enough to be involved in an accident that wasn't your fault, our Motor Legal Expenses Insurance covers the legal costs incurred in helping you claim back any losses that aren't covered by your motor insurance policy from the person that caused the accident.

What is covered

WE COVER LEGAL COSTS UP TO £100,000 PER CLAIM TO;


- Pursue an uninsured loss or personal injury arising from a Road Traffic Accident (Uninsured Loss Recovery and Personal Injury).
- Represent your legal rights in a dispute with the Police and / or any other government agency in the event your vehicle is seized following a failure in communications between your insurance adviser and the Motor Insurance Database (MID).
- Defend motoring prosecutions in respect of an offence arising from your use or ownership of the vehicle (Motor Prosecution Defence).
- Correct defamatory comments made about you through a social media website (Social Media Defamation).

WHO PROVIDES THE SERVICE?

This policy is provided and administered by FMG Support (FIM) Ltd who are a leading provider of incident management services to the fleet, leasing and insurance markets.

FMG have a commitment to communicate with their clients in a timely and no-nonsense manner. Above all else, they provide the assurance that they will listen carefully to their client's needs, not just at the outset but throughout the relationship.

The policy is underwritten by AmTrust Europe Limited who are part of The AmTrust Group and is managed on their behalf by Arc Legal Assistance Ltd, a specialist provider of legal expenses insurance and related services.



Our service also provides 24/7/365 legal and tax advice helplines as well as a legal document service.

ASSISTANCE WHEN YOU NEED IT

Our assistance services include helplines and online help, we offer the following.

Legal and tax advice

- Legal and tax advice line – 24/7, 365 days a year providing general advice on a number of legal, lifestyle, health, medical and tax matters occurring within the United Kingdom, the Channel Islands and the Isle of Man.
- Your query will be dealt with by a qualified specialist experienced in handling legal and tax related matters.
- Services are subject to fair and reasonable use.
- Help finding the right Solicitor, even if the matter is not covered by this policy.

IMPORTANT INFORMATION**Claims procedure**

If you are involved in an accident which is not your fault:

1. For Uninsured Loss Recovery and Personal Injury, You must report a claim promptly (and in any event within 180 days of it occurring) to **01484 826949**. For all other sections of cover, please telephone **0333 005 0349**, quoting '**FMGASTLARK18**' to obtain advice.
2. If you choose to instruct your own Solicitor, we will not pay any costs incurred without our prior approval.
3. Lines are open 24 hours a day, 365 days a year for motor claims reporting.
4. We will require details of the accident and names and addresses of all parties involved including any witnesses.
5. You must not do anything which prejudices our position, or the position of the insurer in connection with the legal action.



WHAT HAPPENS IF I CHANGE MY MIND AFTER TAKING OUT THE POLICY?

The policy provides you with a 14 day cancellation period in which to decide whether you wish to continue.

WHAT HAPPENS IF THE INSURER CANNOT MEET ITS LIABILITIES?

AmTrust Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Service Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 or 020 7741 4100.

WHAT IF I WANT TO MAKE A COMPLAINT?

If you wish to make a complaint about the service provided under this policy please contact the Client Service Delivery Team first by calling 0800 138 6638; or write to the Client Service Delivery Team, Broad Lea House, Dyson Wood Way, Bradley Business Park, Bradley, Huddersfield, HD2 1GZ. Alternatively please email customerservices@fmg.co.uk.

If you wish to make a complaint about a claims decision under this policy, please contact Arc Legal Assistance Limited on 01206 615000; or write to Arc Legal Assistance Limited, The Gatehouse, Lodge Park, Lodge Lane, Colchester CO4 5NE. Alternatively, please email customerservice@arclegal.co.uk. If you cannot settle your complaint with Arc Legal Assistance Limited, 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.

MOTOR LEGAL EXPENSES 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 and administered by FMG Support (FIM) Ltd, underwritten by AmTrust Europe Limited, and is managed on their behalf by Arc Legal Assistance Limited.

Your legal expenses cover is valid for the same duration as the motor insurance cover with which it is offered as declared to FMG Support (FIM) Ltd.

Your legal expenses cover applies to the motor vehicle declared to FMG Support (FIM) Ltd and to the driver and passengers in that vehicle at the time of any accident.



Significant features and benefits	Significant exclusions or limitations	Policy section
Legal costs of up to £100,000 per claim are covered.	<ul style="list-style-type: none"> 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 prospects of a successful outcome and adviser's costs must be proportionate to the benefit of the claim. 	All
<p>Legal costs to pursue: An uninsured loss or personal injury claim arising from a road traffic accident whilst you are in, boarding or alighting the insured vehicle against those whose negligence has caused your uninsured loss.</p>	<ul style="list-style-type: none"> There is no cover for claims for stress, psychological or emotional injury unless it arises from you suffering physical injury. 	Uninsured Loss Recovery & Personal Injury
<p>Legal costs for: Representation of your legal rights in a dispute with the police and/or other government agency in the event your vehicle is seized following a failure in communications between your insurance adviser and the motor insurance database resulting in incorrect information about you or your vehicle being recorded on that database.</p>		Motor Insurance Database Disputes
<p>Legal costs to defend: Motoring prosecutions in respect of an offence arising from your use or ownership of the vehicle.</p>	<ul style="list-style-type: none"> There is no cover for claims arising from an allegation that you were in control of the vehicle whilst under the influence of alcohol or non - prescribed drugs, or prescription medication where you have been advised by a medical professional not to drive. 	Motor Prosecution Defence

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Social Media Defamation Following defamatory comments made about you through a social media website, we will cover the costs to write one letter to the provider of the social media website requesting that the comments are removed. Where the author's identity of the defamatory comments is known, you are also covered for costs to write one letter to the author requesting that the comments are removed from the social media website.</p>	<ul style="list-style-type: none"> There is no cover for claims where you are not aged 18 years or over. 	Social Media Defamation
<p>Legal & Tax Advice Access by phone to legal and tax experts 24 hours a day for EU wide legal advice and UK tax law</p>	<ul style="list-style-type: none"> We will not put any advice in writing. Legal and tax advice is restricted to personal matters. Services are subject to fair and reasonable use. 	Legal and Tax Advice

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Part of **HOWDEN**

Road Runner is a trading name of Howden UK Brokers Limited, which is authorised and regulated by the Financial Conduct Authority No. 307663.
Registered in England and Wales under company registration number 02831010.
Registered Office: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes.

www.roadrunnerinsurance.co.uk

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