

Partners Motor Legal Protection Policy Summary

Some important facts about your Motor Legal Protection insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy. Full details of your cover can be found within your Motor Legal Protection Policy Booklet. A policy booklet is available on request by calling Partners Motor Insurance Sales and Service on **0844 848 5843**.

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

Your cover is valid for the same duration as the motor insurance cover with which it is offered, and meets the needs of individuals seeking cover for legal expenses incurred in the specific areas summarised below.

Your cover applies to the motor vehicle described in your motor insurance policy schedule, 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 other than under policy sections 2 and 3 where legal costs of up to £25,000 per claim are covered and policy section 4 where legal costs of up to £1,000 per claim are covered	<p>This insurance covers the legal costs incurred by Arc's panel Solicitors or their agents. The insured is not covered for any other legal representatives costs unless court proceedings are started or a conflict of interest arises.</p> <p>For a claim to be covered there must be reasonable prospects of a successful outcome.</p> <p>The accident and any legal action must occur within the European Union other than under policy sections 2, 3 and 4 where they must occur within Great Britain, Northern Ireland, Channel Islands and the Isle of Man.</p>	All
Legal costs to pursue compensation in respect of uninsured losses incurred and / or personal injury sustained as a result of a motor accident arising as a result of another person's negligence	<p>For any Action that Arc reasonably believes to be false, fraudulent, exaggerated or where the Insured has made misrepresentations to the Adviser.</p> <p>Applications for payment to the Motor Insurer's Bureau under the Untraced Drivers' Agreement, or Uninsured Drivers' Agreement or any future agreements funded by the Motor Insurers Bureau. For any claim directly or indirectly arising from stress, psychological or emotional injury.</p>	Section 1: Uninsured Loss Recovery and Personal Injury
Legal costs to defend motoring prosecutions in respect of an offence, punishable by penalty endorsement only, arising from the Insured's use of the Vehicle.	<p>There is no cover for prosecutions alleging dishonesty or intentional violence or if the insured has already been disqualified from driving.</p> <p>There is no cover for claims arising from offences involving drink or drugs or from parking offences.</p> <p>Pleas in mitigation are covered where there is a reasonable prospect of such a plea materially affecting the likely outcome and when it is in the public interest to do so. Support for such pleas is solely at the discretion of Arc.</p>	Section 2: Defence of Motoring Prosecutions
Legal costs to pursue or defend claims relating to the sale or purchase of goods or services relating to the Vehicle including the Vehicle itself. The contract for the sale or purchase must have been made during the Insured period and at least £250 inc. VAT must be in dispute.	<p>At least £250 inc. VAT must be in dispute.</p> <p>The sale or purchase must have been made after the legal costs cover started</p>	Section 3: Motor Contract Disputes

Significant features and benefits	Significant exclusions or limitations	Policy section
Legal costs to defend civil or criminal legal proceedings arising from use of the vehicle's identity by another person or organisation	The insured must have taken precautions against the vehicle's identity being copied	Section 4: Vehicle Identity Theft

Cancellation rights (cooling off period)

The Insured may cancel this insurance at any time by providing fourteen days notice to Partners Motor Insurance. If the Insured wishes to cancel this insurance after the fourteen days cooling off period, we will not be obliged to give a refund.

Partners Motor Insurance or Arc may cancel the insurance by giving fourteen days notice in writing to the Insured at the address shown on the schedule, unless a change of address has been notified to Partners Motor Insurance. No refund of premium shall be made.

The Partners Motor Insurance Sales and Service Team can be contacted on **0844 848 5843** and will be happy to help with any cancellation requests.

To make a claim

Under Section 1 - Uninsured Loss Recovery and Personal Injury

The Insured should call Partners Motor Insurance on **0844 848 584** to report a claim under the motor insurance policy. Partners Motor Insurance will send details of the Insured's claim to Arc's panel Solicitors who will contact the Insured to discuss any uninsured loss or personal injury claims or any assistance the Insured requires in relation to a hire car or vehicle repairs.

Under Section 2, 3 and 4 - Defence of Motoring Prosecutions and Motor Contract Disputes

The Insured should telephone the legal helpline number below to obtain advice and request a claim form. Upon return of a completed claim form Arc will assess the claim and if covered, send details to the Adviser who will then contact the Insured directly.

The Insured may contact the 24-hour, 365 days a year legal helpline for legal advice on any motoring matter of concern. Telephone **0844 770 1051** and quote "Partners Motor Legal Protection" to enable the helpline to deal with your query claim.

The legal helpline service is operated on behalf of Arc. Calls may be recorded for training and verification purposes.

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 0844 770 9000

Email enquiries@arclegal.co.uk

Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc 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 020 7892 7300.