

Legal Expenses Insurance

Insurance Product Information Document

Company: RAC Insurance Ltd

Product: Endsleigh Loop Legal Expenses Insurance

Provided by RAC Motoring Services (310208) and RAC Insurance Ltd (202737). Registered in England, United Kingdom; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This document provides a summary of the key information regarding your Endsleigh Loop Legal Expenses Insurance provided by RAC. Please refer to the full Endsleigh Loop Legal Expenses Insurance terms and conditions and your schedule for more information about your chosen cover.

What is this type of insurance?

Endsleigh Loop Legal Expenses Insurance is intended to provide cover for the legal costs of making a claim against another person who is at fault for an accident and defending motoring prosecutions. It meets the demands and needs of those who wish to ensure the risk of these legal costs now and in the future.



What is insured?

Uninsured Loss Recovery

- ✓ RAC will help you recover uninsured losses following a road traffic accident that was not your fault, for example, your insurance policy excess or compensation for an injury you sustain.
- ✓ RAC will cover up to £100,000 in legal costs if you need to pursue a claim.

Legal Defence

- ✓ RAC will cover up to £100,000 in legal costs to defend an alleged motoring offence if you have received a court summons.

Telephone Legal Helpline

- ✓ Motoring legal advice following an accident.



What is not insured?

- ✗ Legal Defence claims which relate to parking or obstruction offences.
- ✗ A road traffic accident that was your fault.
- ✗ Claims that have less than a 51% chance of success.
- ✗ Any costs not approved by RAC.
- ✗ Claims where the driver of the vehicle is not insured.
- ✗ Fines, costs or other penalties a court of criminal jurisdiction orders to pay



Are there any restrictions on cover?

- ! RAC must choose the legal representative for your claim. If it becomes necessary to start legal proceedings or there is a conflict of interest you may submit a request to use your own legal representative.



Where am I covered?

- ✓ You are covered in the United Kingdom, Jersey, Guernsey and the Isle of Man as well as the following jurisdictions; Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Republic of North Macedonia, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe.



What are my obligations?

- You must let RAC know as soon as you are aware you need to claim.
- You must always keep any losses you incur to a minimum.
- You must co-operate and follow requests from RAC if you make a claim and comply with the full Terms and Conditions.



When and how do I pay?

You can pay for your insurance in full using a debit or credit card at the start of your policy;

OR

By monthly direct debit. You will be required to pay a deposit using a debit or credit card at the start of your policy and can then split the remaining cost over monthly direct debit payments* with a premium finance loan provided by Premium Credit Limited. Please note that credit is subject to status.

*deposit payment by debit or credit card followed by 11 direct debit payments for a new business policy. 12 monthly direct debits for a renewal.



When does the cover start and end?

- Insurance cover under this policy will begin on the date we have agreed with you (shown in your policy documentation) and will remain in force for the term of the associated motor insurance policy, not exceeding 12 months.
- Endsleigh will send you a notification when your policy is approaching renewal.



How do I cancel the contract?

You have the right to cancel this policy at any time by calling the Endsleigh Customer Services Team on 0333 234 1713.

If you cancel within 14 days of receipt of the policy documents (new business), or of the renewal date, any premium you have already paid will be refunded to you, providing no claim has been made and no incident likely to give rise to a claim has occurred.

If you cancel after 14 days, after a claim has been made, or following an incident likely to give rise to a claim, no refund will be given.