

Motor Legal Protection Insurance

Insurance Product Information Document

Company: Allianz Legal Protection

Allianz Legal Protection is a trading name of 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

Product: Hedgehog Legal Care

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Motor Legal Protection insurance provides cover up to £100,000 for advisers' costs for certain types of legal action(s) per claim as detailed in this document, the policy wording and your insurance schedule.



What is insured?

We'll cover a legal advisers' costs to help you pursue or defend a claim in the following situations:

- ✓ **Personal Injury:** To pursue damages claims arising from a road traffic accident against those whose negligence has caused your injury or death.
- ✓ **Uninsured Loss Recovery:** To pursue damages claims arising from a road traffic accident against those whose negligence has caused you to suffer loss of your insurance excess or other out of pocket expenses.
- ✓ **Motor Prosecution Defence:** To defend motoring prosecutions in respect of an offence arising from your use or ownership of the vehicle.
- ✓ **Vehicle Cloning:** To defend a legal action arising from use of the vehicle's identity by another person or organisation without your permission.



What is not insured?

- ✗ **Pre-inception incidents:** We won't cover events that started before the policy began.
- ✗ **Prospects of success:** We won't cover any legal action if there are not prospects of success. This is where the likelihood of winning is less than 50%.
- ✗ **Conflicts:** We will not cover any claims covered by another insurance policy.
- ✗ **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.
- ✗ **Proportional Costs:** If the estimate of advisor's costs, for anything except Uninsured Loss Recovery, exceeds the amount in dispute we may decline or discontinue support for your case.



Are there any restrictions on cover?

- ! **Your own advisers' costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- ! **Withdrawn claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.



Where am I covered?

- ✓ The United Kingdom



What are my obligations?

- You must notify claims as soon as reasonably possible once you become aware of the insured incident and within no more than 180 days of you becoming aware of the insured incident.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us.
- You must gain our consent before incurring any legal advisers' costs.



When and how do I pay?

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



When does the cover start and end?

The dates of cover are specified on your Hedgehog Optional Extras Policy Schedule.

Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We'll contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the contract?

You can cancel your policy at www.hedgehoginsurance.com