



hedgehog

Legal care  
policy wording

## Legal care provides:

- 24/7 Legal Advice
- Insurance for legal costs for certain types of disputes as detailed below

## Helpline services

### Legal helpline

**You** can use the helpline service to discuss any motoring legal problem occurring within the United Kingdom, and arising during the period of this policy. Simply telephone **0333 344 2564** and quote Hedgehog.

## Terms of cover

This insurance is provided by Allianz Legal Protection, a trading name of Allianz Insurance plc and arranged and administered by Carpenters Solicitors. If a claim is accepted under this insurance, **we** will appoint an **adviser**, or their agents, to handle **your** case. **You** are not covered for any other legal representatives' fees unless it is necessary to start court proceedings or a **conflict of interest** arises.

Where it is necessary to start court proceedings or a **conflict of interest** arises and **you** want to use a legal representative of **your** own choice, **advisers' costs** payable by **us** are limited to no more than (a) **our** Standard **advisers' costs**; or (b) the amount recoverable under the Civil Procedure Fixed Recoverable Costs regime, whichever is the lower amount.

The insurance covers **advisers' costs** as detailed under the separate sections of cover, up to the **maximum amount payable** where:-

- a) The **insured event** takes place in the **period of insurance** and within the **territorial limits** and
- b) The **legal action** takes place within the **territorial limits**.

This insurance does not provide cover where something **you** do or fail to do prejudices **your** position or the position of the **insurer** in connection with the **legal action**.

## Important conditions

If **your** claim is covered under a section of this policy and no exclusions apply then it is vital that **you** comply with the conditions of this policy in order for **your** claim to proceed.

The conditions applicable to this section are contained under the 'Conditions' section below and should be read carefully. Some of the main conditions to this insurance are that:

## Prospects of success

There must be more than a 50% chance of winning the case and achieving a positive outcome. A positive outcome includes, but is not limited to, recovering the amount of money at stake, enforcing a judgment or achieving an outcome which best serves **your** interests. The assessment of **your** claim and the prospects of its success will be carried out by an independent **adviser**. If the **adviser** determines that there is not more than a 50% chance of success then **we** may decline or discontinue support for **your** case.

## Proportional costs

An estimate of the **advisers' costs** to deal with **your** claim must not be more than the amount of money in dispute. The estimate of the **advisers' costs** will be provided with the assessment of **your** case and will be carried out by the independent **adviser**. Other than in relation to Uninsured loss recovery section of cover, if the estimate exceeds the amount in dispute then **we** may decline or discontinue support for **your** case.

## Duty of disclosure

### a) Consumer

If this policy covers **you** as a private individual, unrelated to any trade, business or profession, **you** must take reasonable care to disclose correct information. The extent of the information **you** are required to disclose will be based on, among other things, the type of insurance, explanatory material and the clarity and specificity of the questions **you** are asked when **you** took out this insurance.

### b) Non-Consumer

If this policy covers **your** business, trade or professional interests, **you** are responsible for disclosing, in a clear, accessible and comprehensive way, all information which you should be aware would influence the **insurer's** decision to provide insurance to **you** on the terms agreed.

## Suspension of cover

If **you** breach a condition of this insurance contract which is essential to its performance, this insurance contract will be suspended from the time of the breach until the time the breach can be remedied. The **insurer** will have no liability to **you** for any loss which occurs, or which is attributable to something happening, during the period when this insurance contract is suspended.

## Definitions

Where the following words appear in bold they have these special meanings.

### Adviser

**Our** specialist panel solicitors or their agents appointed by **us** to act for **you**, or, where agreed by **us**, another legal representative nominated by **you**.

The panel solicitor under this policy will be Carpenters Solicitors, subject to a **conflict of interest** or other event which would preclude the firm from acting on **your** claim.

### **Advisers' costs**

Reasonable legal costs incurred by the **adviser**. Third party's costs shall be covered if awarded against **you** other than in relation to the Personal injury section of cover for which adverse costs and disbursements are covered separately as set out under the definition of the **maximum amount payable**.

### **Conditional fee agreement**

An agreement between **you** and the **adviser** or between **us** and the **adviser** which sets out the terms under which the **adviser** will charge **you** or **us** for their own fees.

### **Conflict of interest**

There is a conflict of interest if **we** administer and/or arrange legal expenses insurance on behalf of any other party in the dispute which is the subject of a claim under this insurance.

### **Data protection legislation**

The relevant **data protection legislation** in force within the **territorial limits** where this cover applies at the time of the **insured event**.

### **Disclosure breach**

Disclosing false information or failing to disclose relevant information in the process of entering into this insurance contract.

### **Insured event**

The incident or the start of a transaction or series of incidents which may lead to a claim or claims being made under the terms of this insurance.

For the purposes of the **maximum amount payable**, only one **insured event** will be regarded as having arisen from all causes or by actions, incidents or events which are related by cause or time.

### **Insurer**

Allianz Legal Protection, a trading name of Allianz Insurance plc.

### **Legal action**

- The pursuit of civil proceedings and appeals against judgement following a Road Traffic Accident;
- The defence of criminal motoring prosecutions in relation to the **vehicle**
- The defence of civil legal cases and criminal prosecutions in relation to **vehicle** cloning.

### **Legal helpline**

The service provided by **our** panel solicitors on **our** behalf which enables **you** to obtain advice on any matter which may give rise to a claim under this insurance.

## Maximum amount payable

The maximum amount payable in respect of an **insured event** is:

For claims under the Personal injury or Uninsured loss recovery sections of cover:	<ul style="list-style-type: none"> <li>• £600 for cases allocated to or likely to be allocated to the Small Claims Track (as defined in the Civil Procedure Rules 1998)</li> <li>• £100,000 for all other cases</li> </ul>
All other sections of cover:	£100,000

## Period of insurance

The period of insurance shown in the insurance schedule to which this cover attaches.

## Road traffic accident

A traffic accident in the **territorial limits** involving the **vehicle** occurring during the **period of insurance** for which **you** are not at fault and for which another known insured party is at fault.

## Standard advisers' costs

The level of **advisers' costs** that would normally be incurred by the **insurer** in using a nominated **adviser** of **our** choice.

## Territorial limits

The United Kingdom.

## Vehicle

The motor vehicle declared in the insurance schedule to which this cover attaches. This is extended to include a:

- Caravan or trailer whilst attached to the **vehicle**; or
- Courtesy car while **your vehicle** which is declared in the insurance schedule is being repaired.

## We/Us/Our

Allianz Legal Protection, a trading name of Allianz Insurance plc.

## You/Your/Yourself

The person(s) named in the insurance schedule to which this cover attaches. This is extended to include an authorised driver or passengers for the Uninsured loss recovery and Personal injury sections of cover.

## Cover

### Personal injury

#### What is insured:

**You** are covered for **advisers' costs** to pursue damages claims arising from a **road traffic accident** whilst **you** are in, boarding or alighting the **vehicle** against those whose negligence has caused **your** injury or death.

If the **legal action** is going to be decided by a court in England or Wales and the damages **you** are claiming are above the small claims track limit, the **adviser** must enter into a **conditional fee agreement** which waives their own fees if **you** fail to recover the damages that **you** are claiming in the **legal action** in full or in part. If the damages **you** are claiming are below the small claims track limit **advisers' costs** will be covered subject to the conditions applicable to this insurance.

#### What is not insured:

- Claims a) Relating to an agreement **you** have entered into with another person or organisation.
- b) For stress, psychological or emotional injury unless it arises from **you** suffering physical injury

### Uninsured loss recovery

#### What is insured:

**You** are covered for **advisers' costs** to pursue damages claims arising from a **road traffic accident** against those whose negligence has caused **you** to suffer loss of **your** insurance policy excess or other out of pocket expenses.

If the **legal action** is going to be decided by a court in England or Wales and the damages **you** are claiming are above the small claims court limit, the **adviser** must enter into a **conditional fee agreement** which waives their own fees if **you** fail to recover the damages that **you** are claiming in the **legal action** in full or in part. If the damages **you** are claiming are below the small claims track limit **advisers' costs** will be covered subject to the conditions applicable to this insurance.

#### What is not insured:

- Claims a) Relating to an agreement **you** have entered into with another person or organisation.
- b) For applications for payment to the Motor Insurers Bureau under the Untraced Driver's Agreement, or Uninsured Driver's Agreement or any future agreements funded by the Motor Insurers Bureau.

## Motor prosecution defence

### What is insured:

**Advisers' costs** incurred in relation to a motoring prosecution arising from **your** use of the **vehicle** where if convicted or on guilty plea you face obligatory disqualification from driving (other than through a "totting-up" or accumulation of penalty points sanction) or a custodial prison sentence.

### What is not insured:

- Claims a) For alleged road traffic offences where **you** did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving or being 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.
- b) For **advisers' costs** where **you** are entitled to a grant of legal aid from the body responsible for its administration, or where funding is available from another public body, a trade union, employer or any other insurance policy
- c) For parking offences for which **you** do not get penalty points on **your** licence
- d) For motoring prosecutions where **your** motor insurers have agreed to provide **your** legal defence
- e) Speeding offences

## Vehicle cloning

### What is insured:

**You** are covered for **advisers' costs** 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:

- Claims a) Where the **vehicle's** Identity has been copied by somebody living with **you**
- b) Where **you** did not act to take action to prevent **yourself** from further instances of vehicle cloning following an **insured event**
- c) For any losses (other than **advisers' costs**) incurred by **you** as a result of **your vehicle's** Identity being copied without **your** permission.

## General exclusions

### There is no cover:

- a) Where the **insured event** occurred before **you** purchased this insurance
- b) Where **you** fail to give proper instructions to **us** or the **adviser** or fail to respond to a request for information or attendance by the **adviser**

- c) Where **advisers' costs** have not been agreed in advance or exceed those for which **we** have given **our** prior written approval
- d) For **advisers' costs** incurred in avoidable correspondence or which are recoverable from a court, tribunal or other party
- e) To defend Legal Actions arising from anything **you** did deliberately or recklessly
- f) For claims made by or against the **insurer, us** or the **adviser**
- g) Where a reasonable estimate of **your advisers' costs** is greater than the amount in dispute other than in relation to uninsured loss recovery claims
- h) Where **your** motor insurers repudiate the motor insurance policy or refuse indemnity
- i) For any claim arising from racing, rallies, competitions or trials
- j) For an application for Judicial Review
- k) For appeals without **our** prior written consent
- l) For any **legal action** that **we** reasonably believe to be false, fraudulent, exaggerated or where **you** have made misrepresentations to the **adviser**
- m) Where at the time of the **insured event you:**
  - were disqualified from driving
  - did not hold a licence to drive
  - did not have a valid MOT certificate for the **vehicle**
  - did not procure valid vehicle tax
  - failed to comply with any laws relating to the **vehicle's** ownership or use
- n) For disputes between the **adviser** and any other party which is only over the level of **advisers' costs**.
- o) For **your** solicitors own costs where **your** claim is being pursued under a **conditional fee agreement**

## General conditions

### 1 Claims

- a) **You** must notify **us** as soon as possible and within a maximum of 180 days once **you** become aware of the **insured event**. There will be no cover under this policy if, as a result of a delay in reporting the claim **our** position has been prejudiced. To report a claim **you** must follow the instructions under "How to make a claim" below.
- b) **We** shall appoint the **adviser** to act on **your** behalf.
- c) **We** may investigate the claim and take over and conduct the **legal action** in **your** name. Subject to **your** consent which must not be unreasonably withheld, **we** may reach a settlement of the **legal action**.
- d) **You** must supply at **your** own expense all of the information which **we** reasonably require to decide whether a claim may be accepted. If court proceedings are issued or a **conflict of interest** arises, and **you** wish to nominate a legal representative to act for **you**, **you** may do so. Where **you** have elected to use a legal representative of **your** own choice **you** will be responsible for any **advisers' costs** in excess of **our** standard **advisers' costs**. The **adviser** must represent **you** in accordance with **our** standard conditions of appointment which are available on request.
- e) The **adviser** must:-
  - Provide a detailed view of **your** prospects of success including the prospects of enforcing any judgement obtained without charge.

- Keep **us** fully advised of all developments and provide such information as **we** may require.
  - Keep **us** regularly advised of **advisers' costs** incurred.
  - Advise **us** of any offers to settle and payments in to court. If against **our** advice such offers or payments are not accepted there shall be no further cover for **advisers' costs** unless **we** agree in **our** absolute discretion to allow the case to proceed.
  - Submit bills for assessment or certification by the appropriate body if requested by **us**.
  - Attempt recovery of costs from third parties.
  - Agree with **us** not to submit a bill for **advisers' costs** to the **insurer** until conclusion of the **legal action**.
- f) In the event of a dispute arising as to costs **we** may require **you** to change **adviser**.
- g) The **insurer** shall only be liable for costs for work expressly authorised by **us** in writing and undertaken while there are reasonable prospects of success.
- h) **You** shall supply all information requested by the **adviser** and **us**.
- i) **You** are responsible for any **advisers' costs** if **you** withdraw from the **legal action** without **our** prior consent. Any costs already paid by **us** must be reimbursed by **you**.
- j) **You** must instruct the **adviser** to provide **us** with all information that **we** ask for and report to **us** as **we** direct at their own cost.

## 2 Prospects of success

At any time **we** may, but only when supported by independent legal advice, form the view that **you** do not have a more than 50% chance of winning the case and achieving a positive outcome. If so, **we** may decline support or any further support.

Examples of a positive outcome are:

- a) Being able to recover the amount of money at stake
- b) Being able to enforce a judgement
- c) Being able to achieve an outcome which best serves **your** interests

## 3 Disputes

If a complaint cannot be dealt with by the Financial Ombudsman Service (see 'How to Make a Claim'), any dispute between **you** and **us** may, where **we** both agree, be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration will be at the discretion of the arbitrator.

## 4 Disclosure breach

If **you** fail to disclose relevant information or **you** disclose false information in relation to this policy, **we**, or Hedgehog, may:

- a) Cancel the contract and keep the premiums if the **disclosure breach** is deliberate or reckless
- b) Cancel the contract but return the premiums proportionately if this contract would not have been entered into had the **disclosure breach** been known
- c) Amend the terms of the contract accordingly if the contract would have been entered into on different terms had the **disclosure breach** been known
- d) Proportionately reduce the amount **you** are entitled to in the event of a successful claim if a higher premium would have been charged had the **disclosure breach** been known

## 5 Fraud

In the event of fraud, **we**:

- a) Will not be liable to pay the fraudulent claim
- b) May recover any sums paid to **you** in respect of the fraudulent claim
- c) May cancel this policy with effect from the fraudulent act and keep all premiums paid to **us**
- d) Will no longer be liable to **you** in any regard after the fraudulent act.

## 6 Other insurances

If any claim covered under this policy is also covered by another legal expenses policy, or would have been covered if this policy did not exist, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

## 7 Cancellation

**You** may cancel this insurance at [www.hedgehoginsurance.com](http://www.hedgehoginsurance.com). If **you** exercise this right within 14 days of taking out this insurance, **you** will receive a full refund of premium provided **you** have not already made a claim against the insurance otherwise **you** will receive no refund of premium.

**We** may cancel the insurance by giving fourteen days' notice in writing to **you** at the address shown on the schedule, or alternative address provided by **you**. No refund of premium shall be made.

**We** will only invoke this right in exceptional circumstances as a result of **you** behaving inappropriately, for example:

- a) Where **we** have a reasonable suspicion of fraud
- b) **You** use threatening or abusive behaviour or language or intimidation or bullying of **our** staff or suppliers
- c) Where it is found that **you**, deliberately or recklessly, disclosed false information or failed to disclose important information

## 8 English law

This contract is governed by English law unless otherwise agreed.

## 9 Language

The language for contractual terms and communication will be English.

## 10 Change in law

Cover under this policy is based on laws and regulations in force at the time that it was written. If **we** believe that any subsequent change in law or regulations results in the scope of cover being either restricted or broadened, **we** reserve the right to accept claims where the change restricts the cover under this policy and reject claims where the change provides a benefit which did not previously exist.

# How to make a claim

As soon as **you** have a legal problem that **you** may require assistance with under this insurance **you** should telephone **0333 344 2564** and quote Hedgehog.

Specialist lawyers are at hand to help **you**. If **you** need a lawyer to act for **you** and **your** problem is covered under this insurance, the helpline will send a claim form to **you**. If **your** problem is not covered under this insurance, the helpline may be able to offer **you** assistance under a private funding arrangement. In general terms, **you** are required to immediately notify **us** of any potential claim or circumstances which may give rise to a claim. If **you** are in doubt whether a matter constitutes a notifiable claim or circumstance, contact the **legal helpline**.

# Customer services information

## Privacy and data protection notice

### 1. Data protection

**We** are committed to protecting and respecting **your** privacy in accordance with the current **data protection legislation** ("Legislation"). Below is a summary of the main ways in which **we** process **your** personal data, for more information please visit <https://www.allianzlegalprotection.co.uk/home/privacy-and-legal.html>.

## 2. How we use your personal data and who we share it with

**We** may use the personal data **we** hold about **you** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), research or statistical purposes. **We** will also use **your** data to safeguard against fraud and money laundering and to meet **our** general legal or regulatory obligations.

## 3. Sensitive personal data

Some of the personal information, such as information relating to health or criminal convictions, may be required by **us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in **our** notice.

## 4. Disclosure of your personal data

**We** may disclose **your** personal data to third parties involved in providing products or services to **us**, or to service providers who perform services on **our** behalf. These may include, where necessary, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

## 5. Your rights

**You** have the right to ask **us** not to process **your** data for marketing purposes, to see a copy of the personal information **we** hold about **you**, to have **your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **us** to provide a copy of **your** data to any controller and to lodge a complaint with the local data protection authority.

## 6. Retention

**Your** data will not be retained for longer than is necessary, and will be managed in accordance with **our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or our business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **you** have any questions concerning **our** use of **your** personal data, please contact The Data Protection Officer, please see website for full address details.

## Customer service

**We** aim to get it right, first time, every time. If **we** make a mistake, **we** will try to put it right promptly. If **you** are unhappy with the service that has been provided, **you** should contact **us** at the address below. **We** will always confirm to **you**, within five working days, that **we** have received **your** complaint.

Within four weeks **you** will receive either a final response or an explanation of why the complaint is not yet resolved plus an indication of when a final response will be provided. Within eight weeks of **us** receiving **your** complaint, **you** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

At this point, if **you** are not satisfied with the delay, **you** may refer the matter to the Financial Ombudsman Service. **You** can also refer to the Financial Ombudsman Service if **you** are not happy with **our** final response or before **we** have investigated the complaint if both parties agree.

**Our** contact details are:

Customer Satisfaction Manager,  
Allianz Legal Protection,  
Allianz - ALP,  
PO Box 10623,  
Wigston  
LE18 9HJ  
Tel: **0345 0700 886**  
[alpcomplaints@allianz.co.uk](mailto:alpcomplaints@allianz.co.uk)

The Financial Ombudsman Service contact details are:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
Tel **0800 0234 567**  
from a landline or **0300 1239 123** from a mobile.  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Compensation

**We** are 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 Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on **0800 678 1100** or **020 7741 4100**

## Authorisation

Allianz Legal Protection is a trading name of Allianz Insurance plc (Registered in England No. 84638), Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849.

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