

Insurance Product Information Document

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This document provides only a policy summary of the key information. It does not contain the full terms and conditions of the Policy, which can be found in the Hedgehog Legal Care Policy Wording.

What is this type of insurance?

This is a Motor Legal Expenses Insurance Policy, which will provide you with protection in relation to legal disputes.



What is insured?

- ✓ **Recovery of losses when you are involved in a motor accident, which is not your fault** - Cover is provided for the costs and expenses in relation to legal proceedings against the party at fault for the recovery of losses not insured by your motor policy.
- ✓ **Defence of a criminal prosecution of a motoring offence** - Cover is provided for the costs and expenses to defend your rights relating to a criminal prosecution of a motoring offence involving your vehicle.
- ✓ **Vehicle cloning** - Cover is provided for the costs and expenses for defending you in civil or criminal proceedings arising from the use of your identity by a third party without your permission.



What is not insured?

- ✗ **Prior Claims** - Any claim or incident, which may lead to a claim and which you knew about or ought reasonably to have known about before the start of this policy.
- ✗ **Prior Costs and Expenses** - Any costs incurred before a claim is made and any costs and expenses, which we do not authorise.
- ✗ **Dishonesty, criminal acts and fraud** - any claim:
 - Involving actual or alleged dishonesty or violence by you
 - Or statement, which is overstated, false or fraudulent.
- ✗ **Disqualified drivers** - you have never held or has been disqualified from holding or obtaining a driving license.
- ✗ **Claims** - any claim that is not reported to us within 30 days of any circumstance that may give rise to a claim.
- ✗ **Own choice of solicitor** - The first 10% of costs and expenses where you have chosen your own solicitor in relation to a claim on your policy.



Are there any restrictions on cover?

- ! **Reasonable Prospects** – There must be more than a 50% chance of you recovering damages, defending a claim or prosecution or obtaining a legal remedy
- ! **Claim** - You must tell us immediately of any circumstances, which may give rise to a claim and throughout your claim you must tell us immediately of any relevant developments or changes in circumstances.
- ! **Solicitor / Legal Representation** – Prior to any proceeding you must use the representative or solicitor's nominated and appointed by us.
- ! **Total claim amount** – in respect of any one claim and in total in any one period of insurance cover is provided up to £100,000.



Where am I covered?



United Kingdom, Channel Islands, Isle of Man and the European Union – please refer to your Hedgehog Legal Care Policy Wording for full details.



What are my obligations?

- Advice - you must follow the advice given on the advice line at all times.
- Cooperation- you must cooperate fully with us and provide within a reasonable time, any requested information and documentation we ask for.



When and how do I pay?

You should make payment to your broker; this may be by making a one-off payment or your broker may be able to arrange credit facilities if required.



When does the cover start and end?

- From the date cover commenced up to the renewal date – such a period not to exceed 12 months. The date your cover commence is shown on your Certificate of Insurance.



How do I cancel the contract?

- You have the right to cancel this Policy:
 - Within 14 days of its inception without any premium charge provided there have been no claims.
 - At any other time, however no refund of premium will be available.
- You can cancel your policy at www.hedgehoginsurance.com