

MSL Motor Premier Legal Expenses Policy Summary

This document provides only a policy summary of the key information which you should read. It does not contain the full terms and conditions of the policy, which can be found in the Motor Premier Legal Expenses policy.

Type of insurance and cover

Your MSL Motor Premier Legal Expenses Policy provides cover to enable you to bring legal proceedings to recover any losses you incur following an incident for which you are not to blame. The policy operates alongside your Motor Insurance Policy.

Significant Features and Benefits

- Covers up to £100,000 (£1,000 for the defence of a criminal prosecution of a motoring offence) for any one claim for the recovery of uninsured losses resulting from an incident involving an insured vehicle
- Covers up to 3 sessions of rehabilitation physiotherapy subject to the treatment leading to a faster return to work
- If the Fault Hire section is shown as operative in the Certificate of Insurance, the cost of providing an alternative vehicle for up to maximum number of days shown in the Certificate of Insurance, in the event of a fault accident, theft or damage by fire or vandalism

Policy Reference

- See the Maximum Amount Payable under the Claims Settlement Provisions and the Uninsured Loss Recovery and Legal Defence Sections which set out what IS and what IS NOT Insured under each section
- See the Rehabilitation Section which sets out what IS and what IS NOT Insured
- See the Fault Hire Section which sets out what IS and what IS NOT Insured

Significant or Unusual Exclusions or Limitations

- You must notify MSL within 14 days of receiving notice of an intended criminal prosecution for a motoring offence
- For all other incidents you must notify MSL within 60 days of any incident giving rise to a potential claim
- You must pay the first £100 of each and every claim under the Legal Defence Section and we will not pay more than £1,000 in respect of all claims in any one period of insurance under this section
- No more than 2 claims can be made in any one Period of Insurance under the Fault Hire Section
- No cover will be provided for any claims where the insured person has never held or has been disqualified from holding or obtaining a driving licence
- Claims are subject to the Claims Settlement Provisions which also sets out what the insured person must do and must not do in the event of a claim
- Where the Insured person is entitled to choose their own lawyer the maximum amount payable is limited to the amount we would have paid had we appointed our own lawyer.

Policy Reference

- See When You Must Report a Claim to Us under the Claims Settlement Provisions
- See When You Must Report a Claim to Us under the Claims Settlement Provisions
- See What IS NOT Insured under the Legal Defence Section
- See What IS Insured under the Fault Hire Section
- See 5. Under the General Exclusions
- See the Claims Settlement Provisions.
- See Choice of Appointed Representative under the Claims Settlement Provisions

Insurer

Your MSL Motor Premier Legal Expenses Policy is underwritten by Financial & Legal Insurance Company Limited, and will be for a period of one year and for each subsequent year where MSL accept a premium.

Right to Cancel

You will be entitled to cancel your policy with a full premium refund within 14 days of it starting, provided that there have been no claims.

In all other circumstances you may cancel the policy by providing 21 days notice of cancellation and we may cancel this policy at any time provided that we give you 21 days notice of cancellation - you will then be entitled to a proportionate refund of the premium.

If you cancel the policy you must write to us at the address shown in this Policy. If we cancel the Policy we will write to you at your address shown in our records.

How to make a Claim

If you need to make a claim on your MSL Policy, please telephone the claims line number on 0800 387 165 or confirm in writing to:

The Claims Manager, MSL Legal Expenses Limited, No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW.

How to make a Complaint

Our aim is to provide a first class standard of service at all times.

If you feel that you have been let down and you wish to raise a complaint relating to the sale of the policy, please contact your insurance advisor.

If you feel that we have let you down and you wish to raise a complaint, please contact us on 0845 301 2100 or in writing to MSL Legal Expenses Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW.

If you are not satisfied with the response of MSL Legal Expenses Limited you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS).

Compensation Scheme

MSL Legal Expenses Limited and Financial & Legal Insurance Company Limited are covered under the Financial Services Compensation Scheme. In the event that they are unable to meet their obligations, you may be entitled to compensation.