

Motorhome legal expenses

Insurance Product Information Document



Company: Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

Product: Caravan Guard motorhome legal protection

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?

Motorhome legal protection provides insurance to cover up to the below limits for advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule.

- £25,000 for claims under the Motor Prosecution Defence section of cover; and
- £100,000 for claims under any other section.



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 whilst you are in, boarding or alighting the vehicle 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 policy excess or other out of pocket expenses.
- ✓ **Motor prosecution defence:** To defend a legal action in respect of a motoring offence, arising from your use of the vehicle.
- ✓ **Motor contract:** To pursue or defend a legal action relating to a dispute over a contract for the sale or purchase of goods or services relating to the vehicle including the vehicle itself.



What is not insured?

The policy does not provide cover for:

- ✗ **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 you do not have a 51% or greater chance of winning the case and achieving a successful outcome.
- ✗ **Minimum amount in dispute:** We won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you, other than in relation to Uninsured Loss Recovery claims.
- ✗ **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.
- ✗ **Conflicts:** We will not cover any claims relating to disputes with anyone else insured under the policy nor any costs covered by another insurance policy.



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?

Claims which arise, or where proceedings are brought in:

- ✓ **Uninsured Loss Recovery & Personal Injury:** The United Kingdom and the European Union.
- ✓ **All other sections:** The United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- You must notify claims as soon as 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.
- To comply with all conditions set out in the policy.
- To pay the premium agreed.



When and how do I pay?

- Premiums are inclusive of Insurance Premium Tax (IPT). You can pay for your policy annually before the start date of your policy.
- Annual premiums may be paid by debit or credit card, or cheque in advance. At renewal, you can also choose to pay via BACS (e.g. online banking).
- Monthly instalment payments are also available at an additional cost to you. This allows you to spread the cost of the premium over 12 months via Direct Debit, the same duration as your policy.



When does the cover start and end?

Your cover will take effect on the dates stated in your policy schedule, and will last for a period of 12 months unless your policy is cancelled prior to this date.



How do I cancel the contract?

If you decide to cancel your policy, you can do so by either:

- returning your Certificate of Motor Insurance to Caravan Guard, New Road, Halifax, West Yorkshire, HX1 2JZ.
- sending an email to cancel@caravanguard.co.uk.
- completing the web form at www.caravanguard.co.uk/motorhomecancel.

In all of the above scenarios you must confirm your policy number, your motorhome registration and the time and date cover is to cease.