

Car Insurance

Insurance Product Information Document

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Company: Automobile Association Insurance Services Limited

Product: Motor Legal Assistance

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. England and Wales. We're on the Financial Services Register under registration number 310562.

Complete pre-contractual and contractual information on the product is provided in the Motor Legal Assistance policy wording.

What is the type of insurance?

Legal assistance to help recover personal injury compensation and any losses not covered under your car insurance from the person at fault following a claim on your policy.



What is insured?

- ✓ Up to £100,000 legal assistance to reclaim uninsured losses and personal injury compensation
- ✓ Up to £10,000 legal assistance to help defend a driving prosecution
- ✓ Up to £10,000 legal assistance to help you if you have a driving related contract dispute
- ✓ Driver confidence lessons
- ✓ Legal assistance helpline for advice on any personal legal matter
- ✓ Legal document service which provides a range of driving related legal letter templates



What is not insured?

- ✗ Incidents that occurred before the start of the policy
- ✗ Any losses covered under your car insurance policy
- ✗ Legal costs incurred without the prior consent of the insurer
- ✗ Legal costs for prosecutions relating to a parking offence which does not attract penalty points



Are there any restrictions on cover?

- ! Claims must have a reasonable chance of success (51% or more)
- ! A maximum 2 hours of driver confidence lessons in any policy year
- ! The legal document templates are for your personal non-commercial use only
- ! If you have a driving related conduct dispute, legal costs will only be covered up to the amount that is in dispute
- ! The Legal Assistance helpline doesn't provide any level of formal legal representation



Where am I covered?

- ✓ You are covered in Great Britain, Northern Ireland, Isle of Man and the Channel Islands



What are my obligations?

- To hold a valid car insurance policy with us to claim on this product
- To contact us as soon as possible following incidents that may lead to a claim
- To hold a valid driving licence



When and how do I pay?

Payment is required before the policy starts using the same method of payment that you used to pay your car insurance policy.



When does the cover start and end?

The cover is for one year from the policy start date, or until your current car insurance agreement ends. Your period of cover is specified in your Statement of Fact.



How do I cancel the contract?

You can cancel this policy at any time by contacting our Insurance Team. Find all our contact details in your policy pack or policy booklet.