

Kindertons Product Guide

Motor Legal Expenses Insurance



Cover

In the event of being involved in an accident that is not the policyholders fault, there are certain losses that may be incurred which are not covered by their Insurance Policy; these are termed as "Uninsured Losses". This policy provides £50,000 of legal costs per claim.

The policy covers:-

- Legal Advice
- Legal Costs and Expenses
- Uninsured Loss Recovery, which could include:-
 - Provision of a replacement vehicle to suit policyholder's needs
 - Personal injury compensation
 - Out of pocket expenses
 - Policy excess
 - Organising repairs to the vehicle
 - Loss of earnings
 - Loss of use of the vehicle

Significant Exclusions or Limitations

The primary exclusions and limitations under this policy are:-

- Claims can only be pursued within the jurisdiction of the courts of Great Britain
- It is unlikely a reasonable settlement will be obtained or the amount in dispute is disproportionate to the time and legal costs involved in its pursuit
- Any legal costs or expenses incurred without prior written authorisation or incurred as a result of significant default or delay on the policyholders part
- Such legal costs and expenses for claims which arise from a criminal act or omission
- Applications for judicial review or in respect of the Human Rights Act or proceedings forming part of a group or multi-party action
- Prior to the issue of any proceedings the policyholder must use the representative or solicitor nominated and appointed by the insurer
- In no case will we pay more than £50,000

Underwriter

This policy is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited.

How to Claim

Telephone 0845 230 4900.

Literature Available

Key Facts	KIN-MOT2 / V2 11/09
Master Certificate	KIN-MOT1 / V2 11/09
At a Glance	KIN-MOT7 / V2 11/09
Broker Flyer	KIN-MOT8 / V2 11/09

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