



LIMITED

Motor Legal Expenses Policy Summary

Introduction

This is only a summary of the policy. The full terms and conditions of the cover can be found in the policy document. It is important that you read the policy carefully when you receive it.

Please note that this motor legal protection policy applies only whilst the associated motor insurance policy remains in force.

Claims must be reported within 180 days.

Insurer

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited, is administered by Motorplus Limited and is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited. Motorplus Limited, Qdos Broker & Underwriting Services Limited, UK General Insurance Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Type of insurance and cover

Recovery of losses not covered by your motor insurance policy following loss of or damage to your vehicle.

Significant features and benefits

Legal Expenses Cover

This policy covers legal and professional fees, costs and expenses up to £100,000 in connection with pursuing civil legal proceedings in respect of any loss sustained by the insured person arising out of the insured event where such loss is not covered by the insured person's underlying motor insurance policy.

Typical Losses Include:

- Recovery of the cost of Repairs to your vehicle.
- Your death or injury.
- Policy Excess.
- The Hire of an alternative vehicle.
- Loss of Earnings or Loss of Use.
- Towing & Recovery Charges.
- Storage Charges.
- Damage to Personal Property.

Helpline

We provide a 24 hour, seven days a week all year round motor helpline.

Significant Exclusions or Limitations

Motorplus shall not be liable in respect of:

- The death of, or injuries or losses sustained by your passengers.
- Claims relating to a contract concerning your vehicle.
- Claims arising whilst your vehicle is being used by someone without valid motor insurance.
- Claims arising from any deliberate or criminal act or omission.
- Costs arising before Motorplus accept a claim in writing.
- The balance of costs over and above the figure Motorplus have previously agreed.
- Any claim reported by the Insured Person to Motorplus more than 180 days after the insured event.
- Any incident or matter arising prior to inception of this insurance.
- If the claim has no reasonable prospects of success.

Cancellation Right

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reasons, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the "cooling off period". Thereafter any return premium will be discretionary.

Making a Claim

Call the Claims helpline on 0843 227 7580.

Please quote the following policy reference: ULR.

The following information will be required:

- Policy reference as above.
- Your name.
- Your address.
- The branch you have taken your policy through.
- The type of insured problem you are experiencing.

How to make a complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact:

The Chief Executive Officer
Motorplus Limited
Kircam House
Whiffler Road
NORWICH
NR3 2AL

Tel: 01603 420 000
Fax: 01603 420 010

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

The Customer Relations Manager
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
Docklands
London
E14 9SR

Tel: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Compensation scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Ageas Insurance Limited cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk, or by phoning 0207 892 7300.

Motorplus Limited is authorised and regulated by the Financial Services Authority.
Regulated by the Ministry Of Justice in respect of regulated claims management activities.

STD MOTP 2100 AKF 0512



RAC Breakdown Policy Summary

This is a summary of the Breakdown Cover provided by Us and is important information that You should read. Full terms and conditions of cover are explained in the Terms and Conditions. If You have any problems reading this booklet You can always call Our Customer Services on 08705 722722 for a large font or Braille version.

Name of insurer

- Roadside, Recovery and At Home products are provided by RAC Motoring Services.
- Onward Travel is underwritten by RAC Insurance Limited.

Type of insurance and cover

This Policy covers You in the event of the Vehicle's mechanical Breakdown. A number of different products are available, the cover provided by each product is described briefly in the table of features and benefits below. The services We will provide to You will depend on which product or combination of products You buy.

Cover is Vehicle based

It covers the named Vehicle for use by any authorised driver.

Your documents will confirm the type of cover You have selected.

Significant features and benefits

This section outlines the main features and benefits of cover.

Roadside

Roadside assistance 1/4 mile or more away from Your Home address including a tow for up to 10 miles and taxi fares for up to 20 miles from the Breakdown if Your Vehicle cannot be fixed.

Recovery

As per Roadside plus Recovery for up to 8 people and Your Vehicle to any single destination within the UK.

At Home

As per Roadside plus Breakdown Assistance at Your Home or within 1/4 mile of Your Home address.

Significant and unusual exclusions or limitations

This section outlines the main exclusions, limitations and conditions of Policy coverage. The following are not covered by this Policy, for full details please refer to the General Exclusions section of Your Policy booklet.

- Replacing tyres or windows.
- Missing or broken keys. We will try to arrange the services of a locksmith but You will have to pay for them.
- The cost of ferry crossings, road toll and congestion charges.
- Contaminated fuel problems. We will arrange for the Vehicle to be taken to a local garage for assistance, but You will have to pay for the work carried out.
- Labour at any garage to which the Vehicle is taken.
- If You require a second or any other type of Vehicle We will try to arrange this for You. You will have to pay for any additional costs.

What to do if You Breakdown

If You are unfortunate enough to Breakdown, please call the number below.
UK 0800 028 0954* (freephone)

*Calls may be recorded and/or monitored. Members with hearing difficulties will need to prefix 18001 before dialing the relevant number to be connected to Type talk or use the SMS facilities on 07855 828282.

Duration of Policy

- Your cover is for 1 year, renewable annually.

Your right to cancel

You are entitled to cancel Your Policy within 14 days from the date of purchase of the contract or the date on which You receive Your Policy documentation whichever is the later.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if We cannot meet Our obligations, depending on the type of insurance and the circumstances of Your claim.

Caring for Our customers

We are committed to providing You with the highest standard of service and customer care. We realise however, there may be occasions when You feel that You did not receive the standard of service You expect.

Should You have cause for complaint about any aspect of the Breakdown services, which We have provided to You, please contact Us at the address indicated and We will work with You to resolve Your complaint.

Breakdown Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, WS5 4QZ.

If You are dissatisfied with any other aspect of RAC's services, please contact Us at:
Membership Customer Care, RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol, BS32 4ZZ.

Should you have cause for complaint about any aspect of the policy sale and administration, please contact:

Customer Services Manager
igo4 Limited
Olympus House
Staniland Way
Peterborough
PE4 6NA

Or you can e mail us at complaints@igo4.com

If We are unable to settle Your complaint with Us, You may be able to refer Your complaint to the Financial Ombudsman Service.

Provided by RAC Motoring Services (Registered in England No: 1424399, Registered Office: RAC House, Brockhurst Crescent, Bescot, WS5 4QZ) and/or RAC Insurance Limited (Registered in England No: 2355834, Registered Office: as above).

RAC Motoring Services (in respect of insurance mediation activities only) and RAC Insurance Limited are authorised and regulated by the Financial Services Authority.



Replacement Vehicle Cover Policy Summary

Introduction

This summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

About this Policy

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited, is administered by Motorplus Limited and is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited. Motorplus Limited, Qdos Broker & Underwriting Services Limited, UK General Insurance Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Significant features and benefits

Cover

This policy covers you for a replacement car or van for up to 14 days in the event of a fire, theft, attempted theft or incident of vandalism where your vehicle is rendered undriveable or an accident which is your fault where it is damaged beyond repair.

The replacement vehicle will be an equivalent engine capacity to that of your own vehicle but not exceeding 1400cc (car) or 3.5T (standard commercial vehicle).

The replacement car will be provided anywhere in the UK.

Free delivery and collection of the replacement vehicle will be provided.

Only two claims are allowed in any 12 month period.

Helpline

We provide a 24 hour, seven days a week claims helpline service.

Significant Exclusions or Limitations

The policy does not cover:

- Any person who does not meet the hire firm's standard terms and conditions of hire.
- Hire charges incurred before ULR have confirmed acceptance of a claim.
- The use of a vehicle for racing, rallies or competitions.
- Taxi Drivers, private hire drivers, self-drive hire operators and motor traders unless the replacement vehicle is for personal use only.
- Non-Fault accidents.

Cancellation Right

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reasons, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the "cooling off period". If you cancel within this period and no claim has been made on the policy, any premium paid will be refunded in full.

Making a Claim

Call the Claims helpline on 0843 227 7562.

The following information will be required:

- Policy reference as above.
- Your name.
- Your address.
- The branch you have taken your policy through.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact:

The Chief Executive Officer
Motorplus Limited
Kircam House
Whiffler Road
NORWICH
NR3 2AL

Tel:01603 420 000
Fax:01603 420 010

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

The Customer Relations Manager
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0845 218 2685

Email:customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
Docklands
London
E14 9SR

Tel: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Ageas Insurance Limited cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk, or by phoning 0207 892 7300.

Motorplus Limited is authorised and regulated by the Financial Services Authority.
Regulated by the Ministry Of Justice in respect of regulated claims management activities.
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Excess Protect Policy Summary

Introduction

This summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited, is administered by Motorplus Limited and is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited. Motorplus Limited, Qdos Broker & Underwriting Services Limited, UK General Insurance Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Some important facts about your Excess Protect insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for the remaining period of your motor insurance to a maximum of one year, or until a total of £300 has been paid to you in respect of one or more claims, if this is sooner.

Significant features and benefits

Cover

Where your vehicle is involved in an insured event, in respect of which you claim on your comprehensive motor policy so that you pay your excess (or your vehicle is written off and the value of the excess is deducted from the settlement cheque), this policy provides a payment to you of the lesser of the value of your policy excess or £300.

Cover extends to such incidents occurring in Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands and during commercial transit by sea, rail or air between these places.

You may make more than one claim but the total aggregate sum that will be paid is £300.

Claims line

We provide a 24 hour, seven days a week telephone claims service.

Significant Exclusions or Limitations

The policy does not cover:

- Claims notified more than 30 days after the insured event.
- Excesses paid on warranty claims, claims arising out of windscreen or glass damage, theft or attempted theft of personal effects or excesses payable under other sections of the motor insurance policy.
- The use of a vehicle on a racetrack or circuit.

Cancellation Right

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reasons, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. Providing you have not made a claim on the Policy any premium will be refunded in full. This is known as the "cooling off period". Thereafter any return premium will be discretionary.

Making a Claim

Call the Claims helpline on 0843 227 7576.

The following information will be required:

- Policy reference as above.
- Your name.
- Your address.
- The branch you have taken your policy through.

How to make a complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact:

The Chief Executive Officer
Motorplus Limited
Kircam House
Whiffler Road
NORWICH
NR3 2AL

Tel: 01603 420 000
Fax: 01603 420 010

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

The Customer Relations Manager
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
Docklands
London
E14 9SR

Tel: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Compensation scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Ageas Insurance Limited cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk, or by phoning 0207 892 7300.

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Tools in Transit Policy Summary

Introduction

This summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited, is administered by Motorplus Limited and is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited. Motorplus Limited, Qdos Broker & Underwriting Services Limited, UK General Insurance Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Some important facts about your Tools in Transit insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for the remaining duration of your van insurance or one year, whichever is less.

Significant features and benefits

Cover

This policy provides cover for up to £1000 in the event that property belonging to you or for which you are responsible is lost, destroyed or damaged whilst being loaded upon, carried by, temporarily housed upon or being unloaded from your vehicle.

Cover extends to such incidents occurring in Great Britain and Northern Ireland.

Claims are subject to an excess of £100.

Claims line

A 24 hour, seven days a week telephone claims service is provided.

Significant Exclusions or Limitations

The policy does not cover:

- Sheets, ropes, packing materials, securing chains or toggles, property warehoused for a rental or under contract for storage or distribution, money, securities, jewellery, watches, furs, cameras, radios, televisions, record players, cassette players or video and other electronic equipment.
- Goods carried for hire or reward.
- Damage caused by inadequate packing.

Cancellation Right

You may cancel this Policy, without giving reason, by sending written notice to Motorplus Limited returning the insurance documents within 14 days of inception or within 14 days of you receiving the insurance documents (if later). Your premium will be refunded in full provided a claim has not been made against this Policy. If a claim has been made against this Policy no refund of premium will be provided.

Making a Claim

Call the Claims helpline on 0843 227 7571.

The following information will be required:

- Policy reference as above.
- Your name.
- Your address.

How to make a complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact:

Chief Executive Officer
Qdos Broker & Underwriting Services Limited
Qdos Court
Rossendale Road
Earl Shilton
Leicestershire
LE9 7LY

Tel: 01455 850000

Fax: 01455 841000

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

The Customer Relations Manager
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
Docklands
London
E14 9SR

Tel: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk

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Financial Services Compensation scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Ageas Insurance Limited cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk, or by phoning 0207 892 7300.

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Regulated by the Ministry Of Justice in respect of regulated claims management activities.

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