



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 Policy has been arranged by Motorplus Limited & underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. Motorplus Limited is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority and is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Reinsurance (UK) SE. Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the Financial Services Register by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register), or by telephoning 0800 111 6768.

### **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 £75,000 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 0333 241 9580.

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**

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact us.

If your complaint relates to the sale of this policy, please contact your insurance broker.

If your complaint relates to a claim please contact us via the following address and telephone number:

Quality Assurance Manager  
Motorplus Limited  
Kircam House  
Whiffler Road  
NORWICH  
NR3 2AL

Telephone: 0333 241 9566

It will assist us in handling your complaint quickly if you can please have your claim reference available when you call us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: **0800 023 4567**

Email: **[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

Website: **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

### **Compensation scheme**

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Great Lakes Reinsurance (UK) SE 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](http://www.fscs.org.uk), or by phoning 0800 678 1100 or 020 7741 4100.

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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 0333 202 2999 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 0330 159 0251

\*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

iGO4 House

Staniland Way

Peterborough

PE4 6JT

Or you can e mail us at [complaints@igo4.com](mailto: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 Policy has been arranged by Motorplus Limited & underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. Motorplus Limited is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority and is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Reinsurance (UK) SE. Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the Financial Services Register by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register), or by telephoning 0800 111 6768.

### **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 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 0333 241 9562.

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**

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact us.

If your complaint relates to the sale of this policy, please contact your insurance broker.

If your complaint relates to a claim please contact us via the following address and telephone number:

Quality Assurance Manager  
Motorplus Limited  
Kircam House  
Whiffler Road  
NORWICH  
NR3 2AL

Telephone: 0333 241 9562

It will assist us in handling your complaint quickly if you can please have your claim reference available when you call us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: **0800 023 4567**  
Email: **[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**  
Website: **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

### **Financial Services Compensation Scheme**

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Great Lakes Reinsurance (UK) SE 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](http://www.fscs.org.uk), or by phoning 0800 678 1100 or 020 7741 4100.

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Regulated by the Ministry Of Justice in respect of regulated claims management activities. IG4  
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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 Policy has been arranged by Motorplus Limited & underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. Motorplus Limited is authorised and regulated by the Financial Conduct Authority.

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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 0333 241 9576.

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**

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact us.

If your complaint relates to the sale of this policy, please contact your insurance broker.

If your complaint relates to a claim please contact us via the following address and telephone number:

Quality Assurance Manager  
Motorplus Limited  
Kircam House  
Whiffler Road  
NORWICH  
NR3 2AL

Telephone: 0333 241 9576

It will assist us in handling your complaint quickly if you can please have your claim reference available when you call us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

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Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Compensation scheme**

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Great Lakes Reinsurance (UK) SE 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](http://www.fscs.org.uk), or by phoning 0800 678 1100 or 020 7741 4100.

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

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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 Policy has been arranged by Motorplus Limited & underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. Motorplus Limited is authorised and regulated by the Financial Conduct Authority.

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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 0333 241 9553.

The following information will be required:

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

## **How to make a complaint**

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact us.

If your complaint relates to the sale of this policy, please contact your insurance broker.

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