



Coversure Claimsline

No one wants to have an accident but you can rest assured that if you do have one, our dedicated team of experts will be there to assist you every step of the way.

As part of your motor vehicle insurance policy, we provide you with a full claims handling service, Coversure Claimsline.

Coversure Claimsline provides you with a full accident management solution and in case of a claim we will:

- ✓ **Report your claim to your primary motor insurer on your behalf**
- ✓ **Arrange roadside assistance as appropriate**
- ✓ **Manage your claim from start to finish**
- ✓ **If the accident is not your fault, we will also arrange for legal representation and, if appropriate, a replacement vehicle and repair of your vehicle**

This service is available to you **24 hours a day, 7 days a week, 365 days a year** so you need not worry about a thing, no matter when the accident occurs. It doesn't matter if your vehicle is damaged, stolen, catches fire or you just have a chip in your windscreen, we are here to make the process as quick and easy for you as possible.

In the event of a motor accident call Coversure Claimsline.

0333 323 0966

claimsline@coversure.co.uk

Or download our free app 'Coversure Assist' from the Apple or Android store.

Here at Coversure Insurance Macclesfield, we believe that an outstanding claims service should come as standard. If you have an accident that isn't your fault, it is crucial that the best legal representation is made available to you. This is why we include, free of charge for all of our customers, a full Legal Expenses and Uninsured Loss Recovery insurance policy.

You will see on the enclosed documentation that your Legal Expense policy includes a small claims limit exclusion. This is a standard exclusion that means if your claim for uninsured losses is below the small claims limit (currently £1,000), you cannot use this policy to pursue your losses. Currently, most claims are in excess of this limit.

There is, however, a government proposal that the small claims limit will be increased to £5,000. This will mean that the majority of uninsured losses would not be covered by this policy. If this change does happen, we will of course let you know and present you with options to ensure you are fully protected.

This policy is underwritten by AmTrust Europe Ltd and full details of it can be found in the enclosed policy wording. If you have any questions about this or any other insurance policy you hold, please do not hesitate to give us a call on 0800 9774200.

Motor Legal Expenses Insurance Policy Summary

Demands and Needs Statement

This Policy will satisfy your needs for insurance for legal costs incurred to recover uninsured losses as a result of a motor accident which is not your fault and in defending any prosecution brought against you in connection with your lawful use of the insured vehicle.

Motor Legal Expenses Policy Summary

This is a summary of the main features of the Motor Legal Expenses Insurance Policy provided by AmTrust Europe Limited on your behalf. This policy summary does not contain the full terms and conditions of the insurance contract. These can be found in the policy document. The period of cover is for 12 months. This policy is suitable for someone seeking insurance cover for legal costs incurred pursuing a claim for the recovery of uninsured losses following a non-fault road traffic accident including personal injury. Alternatively it will provide cover for motor prosecution defence for any prosecution brought against you in connection with the Insured Vehicle.

Significant features and benefits

In order to obtain cover your case must have a 51% or better chance of success. The insurance covers you for Opponents' costs, Own Solicitors Costs and Own Disbursements, if you become liable to pay those costs, up to £100,000.

The policy covers legal costs incurred pursuing a claim for damage to the Insured Vehicle; damage to personal property owned by the Insured or for which the Insured is responsible whilst in the Insured Vehicle; Death or personal injury to the Insured, authorised drivers or passengers whilst in, on or mounting or dismounting the Insured Vehicle; other uninsured losses such as policy excess, hire charges, loss of earnings and also for any prosecution brought against you in connection with your lawful use of the insured vehicle within the territorial limits.

You also have access to a legal helpline to discuss any legal or tax problem concerning you.

Significant exclusions or limitations

All exclusions and limitations are set out in the policy. Significant exclusions or limitations include:

- Opponents Costs, Own Solicitor's Costs and Own Disbursements incurred prior to our confirmation of indemnity being granted (Definitions & What is not Covered 2.1).
- Litigation that would ordinarily be allocated to the Small Claims track, or any other proceedings or dispute resolution process where costs are not deemed to be recoverable inter-parties (Definitions & What is not Covered 2.2).
- Own Solicitor's Costs to the extent that the hourly rate of a solicitor chosen by you exceeds the rates set out in our Non-panel Solicitor Terms and Conditions (Definitions & What is not Covered 2.5).
- Any claim not reported to us within 90 days of the occurrence of the Insured Incident (Definitions & What is not Covered 2.11).
- For Motor Prosecution Defence Claims you must tell Us immediately when you receive notice of prosecution and/or your summons to avoid any part of your claim not being covered (General Conditions 3.6.1).
- Any claim covered by another legal expenses insurance policy, or any claim that would have been covered by another policy if this policy did not exist. In the event that there is another policy that provides an indemnity, then the limit of indemnity under that policy must be exhausted before your cover with us can be called upon to make any payment. (Dual Insurance 13.1).
- Any percentage uplift applied to Own Solicitor's Costs under any conditional fee agreement or any fee charged based on a percentage of the damages the Insured Person recovers under a damages based agreement. (Definitions, Own Solicitor's Costs).
- You will not be entitled to indemnity if, without the Underwriters approval, you conclude a settlement with the Opponent or discontinue the Litigation on terms which preclude your recovery of Own Solicitor's Costs and Own Disbursements. (Definitions & Terms applicable to Own Solicitors Costs and Own Disbursements 5.3.5).

Making a claim

Any claim under the policy should be notified to Coversure Claimsline in accordance with the policy (8. Claims Procedure). If you need to make a Claim under this policy, you should contact us. Our contact details are: Telephone 0333 323 0966. Email legalclaims@amtrusteurope.co.uk

Cancellation rights

We may cancel this policy by giving you a minimum of 14 days' notice of cancellation to enable you to find alternative cover. Before you accept this policy you have 14 days to review your policy wording. If you are not totally happy with this policy and you have not made a claim you can contact your Agent requesting that your insurance is cancelled and that any monies paid be returned. We will then cancel your insurance. You may cancel the policy by contacting the Agent. (6. Ending this Policy).

What to do if you have a complaint?

We hope that you will be very happy with the service provided. However, if you have any complaint you should write to The Complaints Handler, Coversure Claimsline, 10th Floor, Market Square House, St James's Street, Nottingham NG1 6FG who will acknowledge your complaint promptly in writing and we will do our best to resolve the problem quickly keeping you informed of progress and the measure being taken. In the unlikely event that we have not resolved your complaint within eight weeks we will write again to explain the reasons and advise when we expect to be able to do so.

In the event of a dispute being unresolved through the usual complaints procedure, the matter can be referred to The Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London E14 9SR. Email: complaint.info@financial-ombudsman.org.uk. Telephone: 0800 023 4567 from landlines and 0300 123 9 123 from mobiles. The complaints procedure does not affect any legal right you have to take action against us.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS. The FSCS can be visited on the internet at www.fscs.org.uk or be contacted on 0800 678 1100. AmTrust Europe Limited, whose registered office is at Market Square House, St James's Street, Nottingham, NG1 6FG, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202189. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk. AmTrust Europe Limited is registered in England and Wales under number 01229676. (15.2 Financial Services Compensation Scheme).