



## Platinum Motor Legal Protector

This insurance policy has been arranged on **your** behalf by Motorplus Limited t/a Coplus and is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. This cover is provided to **you** in return for payment of the premium.

To make a claim:

Call: 0333 241 3393

Email: [bpclaims@coplus.co.uk](mailto:bpclaims@coplus.co.uk)

Address: Coplus, Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA

Claims must be reported as soon as possible after the insured event.

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Who does it cover?

- The policyholder;
- Any other person entitled to ride or drive the **vehicle** covered under the **motor insurance policy**.

What criteria apply?

- The policyholder must have valid motor insurance throughout the duration of the motor legal expenses insurance;
- The **vehicle** must be specified in the **motor insurance policy** and driven or ridden by a person entitled to do so.

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.  
Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich NR1 3PA.  
Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire PR7 7NA.  
Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657).

### Your responsibility

**You** must take reasonable care to:

- supply accurate and complete answers to all the questions **your** insurance broker may ask as part of **your** application for cover under the policy;
- make sure that all information supplied as part of **your** application for cover is true and correct;
- tell **your** insurance broker of any changes to the answers **you** have given as soon as possible.

**You** must take reasonable care to provide information that is accurate and complete answers to the questions **your** insurance broker may ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not accurate and complete, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

If **you** become aware that information **you** have given **your** insurance broker is inaccurate or has changed, **you** must inform them as soon as possible.

This policy must be read together with **your** current schedule, insurance product information document and any endorsements or certificates. These items together form **your** contract of insurance.

### Legal Advice Helpline

**Your** call will be answered 24 hours a day to provide **you** with confidential telephone advice about any personal legal problem in the United Kingdom, Isle of Man or Channel Islands. Please note that **we** may need to arrange a call back if **you** need specialist legal advice.

To contact the helpline, call: **0333 241 3381** quoting the reference 'Motor Legal Expenses'.

### How to make a claim

Any person who is covered by this policy may make a claim. In the event of a claim, please contact **us** as soon as is practicable after the date of the **insured event**, giving **us** as much information as **you** can about what has happened before **you** incur any costs.

On receipt of **your** claim, **we** will estimate the likely value of **your legal action** and determine whether it is a **small claim**. In the event that it is a **small claim**, **we** will allocate **your legal action** to a **claims handler** for **assistance services** and all other **legal actions** to a **panel solicitor** according to General Condition 2.

Telephone: **0333 241 3393**

Email: [bpclaims@coplus.co.uk](mailto:bpclaims@coplus.co.uk)

Or **you** can write to **us** at:

Coplus  
Floor 2  
Norfolk Tower  
48-52 Surrey Street  
Norwich  
NR1 3PA

**Our** claims line is open 24 hours a day, 365 days a year to assist **you**.

In order for **us** to help **you** more efficiently, please quote 'Motor Legal Expenses' in all communications.

If an accident occurs:

- Write down the details of each vehicle and driver;
- Take the names and addresses of any witnesses;
- Take photographs of the incident if it is safe to do so; and
- Make a note of any CCTV coverage in the area.

### Please remember:

In the event of a **legal action** for personal bodily injury, **we** have the right to have a medical examination carried out on any injured person at **our** expense.

### Important

Please do not appoint **your** own representative before **we** have accepted **your** claim. If **you** do so, **we** will not be liable for any costs incurred even if **we** subsequently accept **your** claim.

### 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 follow the Complaints Procedure below:

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** at:

Quality Assurance Manager  
Coplus  
Floor 2  
Norfolk Tower  
48-52 Surrey Street  
Norwich  
NR1 3PA

Telephone: **0333 241 9580**

Email: [qtmial@coplus.co.uk](mailto:qtmial@coplus.co.uk)

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 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 Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

**You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **you** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.

### Definitions

The words and phrases listed below will have the same meanings wherever they appear in this policy. These words and phrases can be identified in bold throughout the policy.

Wording	Meaning
<b>Adverse costs</b>	Any <b>legal costs</b> , including profit costs, <b>disbursements</b> , VAT and interest, which <b>you</b> are ordered to pay by order of the court or have agreed with the <b>opponent</b> to pay with <b>our</b> prior written agreement. These may include for example, the <b>opponent's</b> solicitor's fees, barrister's fees or expert's fees.
<b>Appointed representative(s)</b>	The <b>panel solicitor</b> or <b>non-panel solicitor</b> , solicitors' firm, barrister or other suitably qualified person appointed or approved by <b>us</b> to act on <b>your</b> behalf.
<b>Assistance services</b>	Uninsured loss recovery and other services provided by the <b>claims handler</b> for <b>small claims</b> .
<b>Civil proceedings</b>	Civil court, civil tribunal or civil arbitration proceedings, which are subject to the jurisdiction of the courts of the United Kingdom, the Isle of Man and the Channel Islands.
<b>Claims handler</b>	<b>Us</b> or a suitable third party appointed by <b>us</b> to act on <b>your</b> behalf where <b>your legal action</b> is a <b>small claim</b> .
<b>Damages</b>	Any <b>uninsured losses</b> incurred in connection with an <b>insured event</b> and/or any sum that a court says <b>your opponent</b> must pay or money <b>your opponent</b> agrees to pay to settle <b>your legal action</b> .

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<b>Disbursements</b>	Any costs reasonably incurred by an <b>appointed representative</b> or the <b>claims handler</b> on <b>your</b> behalf in connection with <b>your legal action</b> in respect of services supplied by a third party. Disbursements may include, for example, barristers' fees (provided that the barrister is not acting under a conditional fee agreement or equivalent arrangement) or expert report fees.
<b>Insured event</b>	<p><b>Section 1 – Uninsured Loss Recovery</b> An incident which gives rise to a <b>legal action</b> which occurs within the <b>period of insurance</b> and within the <b>territorial limits</b> involving the <b>vehicle</b> and the vehicle of a third party (including collisions) which:</p> <ul style="list-style-type: none"> <li>i) causes damage to <b>your vehicle</b>; and/or</li> <li>ii) causes damage to any personal belongings within or on the <b>vehicle</b>; and/or</li> <li>iii) causes <b>your</b> death or bodily injury whilst <b>you</b> are travelling in or on the <b>vehicle</b>, or getting into or out of or on or off the <b>vehicle</b>; and/or</li> <li>iv) any other <b>uninsured losses</b> (including but not limited to alternative transportation costs, should <b>your vehicle</b> be unusable following an accident and loss of earnings as a result of an accident requiring <b>you</b> to take time off work).</li> </ul> <p><b>All other sections</b> An incident which gives rise to a claim under this policy as described more fully within the cover sections of this document.</p>
<b>Insurer</b>	UK General Insurance Limited, who is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Insurance SE.
<b>Legal action</b>	The pursuit of losses or <b>damages</b> against a third party arising from an <b>insured event</b> .
<b>Legal costs</b>	Professional legal fees and/or expenses reasonably incurred by the <b>appointed representative</b> or the <b>claims handler</b> whilst acting for <b>you</b> in the pursuit of a <b>legal action</b> and which <b>you</b> are bound to pay.
<b>Motor insurance policy</b>	The policy of motor insurance for <b>your vehicle</b> which has been issued in accordance with the requirements of the Road Traffic Act 1988.
<b>Non-panel solicitor</b>	A solicitor appointed by <b>you</b> and approved by <b>us</b> to represent <b>you</b> following an <b>insured event</b> which is not a <b>panel solicitor</b> .
<b>Opponent</b>	The third party responsible for the accident or collision which has given rise to an <b>insured event</b> under this policy and against whom <b>you</b> wish to bring a <b>legal action</b> .
<b>Panel solicitor</b>	A solicitor recommended by <b>us</b> to <b>you</b> in the event of a <b>legal action</b> , to act on <b>your</b> behalf and provide assistance.
<b>Part 36 Offer</b>	<p>Any offer made to settle a <b>legal action</b>, where blame is accepted or not, made by either party throughout the <b>legal action</b>.</p> <p>To be accepted, the offer must:</p> <ul style="list-style-type: none"> <li>• be in writing;</li> <li>• call itself a Part 36 Offer;</li> <li>• be open for at least 21 days, when the offeror will pay the <b>opponent's</b> costs, if accepted;</li> <li>• specify if the offer covers the whole <b>legal action</b>, part of it, or an issue that arises in it and, if so, which;</li> <li>• advise whether any counterclaim is factored in.</li> </ul>
<b>Period of insurance</b>	The period of 12 calendar months beginning with the date of inception of this Motor Legal Expenses Policy.
<b>Proportionate</b>	Where the costs of pursuing a <b>legal action</b> do not exceed the value of the likely award of <b>damages</b> . When deciding whether the <b>legal action</b> is proportionate <b>we</b> will consider the factors set out in General Condition 9.
<b>Reasonable prospects</b>	A greater than 50% chance that <b>you</b> will be successful in <b>your</b> pursuit and that <b>you</b> will make a successful recovery.
<b>Small claim</b>	A <b>legal action</b> which <b>we</b> determine would be, or is actually allocated to the small claims track by a court under the Civil Procedure Rules as amended from time to time. The small claims track is the procedure for making low value claims for <b>damages</b> where the recovery of <b>legal costs</b> is limited. The limit under which a <b>legal action</b> is determined to be a small claim is set by the Civil Procedure Rules and may change from time to time.

<b>Territorial limits</b>	<p><b>Section 1 &amp; 2</b> The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.</p> <p><b>All Other Sections</b> The United Kingdom, the Isle of Man and the Channel Islands.</p>
<b>Uninsured losses</b>	Any loss directly arising from an <b>insured event</b> that is not covered by any other insurance policy.
<b>Vehicle</b>	The vehicle(s) specified in the <b>motor insurance policy</b> which was being driven or ridden by a person entitled to drive or ride it, together with any caravan or trailer attached to the vehicle at the time of any event which gives rise to a <b>legal action</b> .
<b>We/our/us</b>	Motorplus Limited t/a Coplus.
<b>You/Your</b>	The named holder of this policy, who lives in the United Kingdom, the Channel Islands or the Isle of Man, together with any other person who is entitled to drive or ride the <b>vehicle</b> under the <b>motor insurance policy</b> who is also resident in United Kingdom, Northern Ireland, the Channel Islands or the Isle of Man (including any other person who is a passenger or pillion passenger in or on the <b>vehicle</b> ).

Cover

<b>Section 1 - Uninsured Loss Recovery</b>	
<b>What is Covered?</b>	<b>Cover Conditions</b>
<p>1. Upon payment of the premium; the <b>insurer</b> will indemnify <b>you</b> as follows:</p> <p>a) provided that condition 2 below of this Cover section applies, for any <b>legal action</b> which is not a <b>small claim</b>, the <b>legal costs</b>, <b>adverse costs</b> and <b>disbursements</b> incurred in bringing a <b>legal action</b> against a third party in consequence of an <b>insured event</b> up to a limit of £100,000 for any one <b>insured event</b>; and</p> <p>b) provided that condition 2 below of this Cover section applies, for any <b>legal action</b> which is a <b>small claim</b>, the <b>legal costs</b>, <b>adverse costs</b> and <b>disbursements</b> incurred in bringing a <b>legal action</b> against a third party in consequence of an <b>insured event</b> up to a limit of £500 for any one <b>insured event</b>.</p> <p>2. The indemnity set out in condition 1 of this Cover section above shall only apply where the <b>legal action</b>:</p> <p>a) relates to an <b>insured event</b>;</p> <p>b) has been notified to <b>us</b> as soon as practicable after the date of the <b>insured event</b>; and</p> <p>c) can be dealt with by a court of competent jurisdiction within the <b>territorial limits</b>.</p> <p><b>We will cover you</b> for costs incurred in recovering <b>uninsured losses</b> including, for example:</p> <p>a) policy excess and other financial losses;</p> <p>b) <b>vehicle</b> repairs if <b>your vehicle</b> is damaged in an accident;</p> <p>c) costs of a hire car, should one be necessary;</p> <p>d) <b>vehicle</b> recovery if <b>your vehicle</b> is stranded following an accident.</p>	<p><b>We</b> will provide this cover provided that:</p> <p>a) Any claim is reported to <b>us</b> as soon as practicable following an <b>insured event</b>. <b>We</b> shall have the right to reject any claim under this policy where <b>your</b> delay in notifying <b>us</b> has adversely affected the likely outcome of <b>your</b> claim;</p> <p>b) <b>Your legal action</b> has <b>reasonable prospects</b> of success;</p> <p>c) The <b>legal action</b> can be pursued in a <b>proportionate</b> manner, unless otherwise agreed by <b>us</b>;</p> <p>d) The <b>insured event</b> occurred within the <b>territorial limits</b> and within the <b>period of insurance</b>;</p> <p>e) The <b>insured event</b> was the fault of the <b>opponent</b>;</p> <p>f) <b>You</b> do not deliberately mislead <b>us</b>, the <b>claims handler</b> or the <b>appointed representative</b> or exaggerate the claim and/or <b>legal action</b> or bring any false or contrived claims and/or <b>legal action</b>;</p> <p>g) <b>We</b> have given written approval to pursuing a <b>legal action</b> prior to <b>you</b> commencing any legal proceedings or making an appeal;</p> <p>h) <b>You</b> follow <b>our</b>, the <b>claims handler's</b> or the <b>appointed representative's</b> advice and provide any information they ask for;</p> <p>i) <b>Your appointed representative</b> follows the requirements set out in the <b>appointed representative</b> conditions.</p>

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**Section 2a – Motor Prosecution Defence**

What is Covered?	What is not Covered?
<p>The <b>insurer</b> will cover <b>legal costs</b> up to £100,000 to defend a <b>legal action</b> in respect of a motoring offence arising from <b>your</b> ownership or use of the <b>vehicle</b> where <b>you</b> are facing suspension or disqualification of <b>your</b> driving licence, provided <b>your vehicle</b> was being used within the <b>territorial limits</b>.</p> <p>This includes but is not limited to the potential suspension of <b>your</b> driving licence under the “totting up” procedure.</p> <p>Cover includes costs in respect of pleas in mitigation, provided that there is a more than 50% prospect that such a plea will materially affect the outcome.</p> <p><b>You</b> must advise <b>us</b> of <b>your</b> summons no later than 7 days after receiving it.</p>	<p>a) Any claims made in respect of parking offences or obstruction, for which <b>you</b> receive no penalty points against <b>your</b> licence, or any claims involving <b>your</b> dishonesty;</p> <p>b) Any claims made when <b>you</b> have been driving or riding the <b>vehicle</b> without valid motor insurance;</p> <p>c) Any claims made when <b>you</b> qualify for legal aid;</p> <p>d) More than two claims in any one <b>period of insurance</b>;</p> <p>e) Any prosecutions brought against <b>you</b> where <b>you</b> are alleged to be under the influence of alcohol and/or drugs;</p> <p>f) Any <b>legal costs</b> and expenses covered by <b>your motor insurance policy</b>.</p>

**Section 2b – Vehicle Cloning and Illegal Towing and Clamping**

What is Covered?	What is not Covered?
<p>The <b>insurer</b> will cover <b>legal costs</b>:</p> <ol style="list-style-type: none"> <li>up to £25,000 to defend a <b>legal action</b> in respect of a motoring offence arising from the illegal use of <b>your vehicle’s</b> identity by another person or organisation; and</li> <li>up to £2,500 in any one <b>period of insurance</b> in respect of <b>legal costs</b> incurred in pursuing the recovery of illegal clamping or towing fees in relation to the <b>vehicle</b>.</li> </ol>	<p>a) Claims occurring where the <b>vehicle’s</b> identity has been copied by someone living with <b>you</b>;</p> <p>b) Any claims made less than 30 days from the date of inception of this policy unless comparable insurance was previously in place and cover continues uninterrupted;</p> <p>c) Claims following any dishonest, fraudulent or criminal act by <b>you</b> or someone living with <b>you</b>; and</p> <p>d) Any losses other than <b>legal costs</b> incurred by <b>you</b> as a result of <b>vehicle</b> cloning.</p>

**Section 3 – Motor Contract Cover**

What is Covered?	What is not Covered?
<p>The <b>insurer</b> will provide cover in respect of the <b>legal costs</b> incurred by taking or defending a <b>legal action</b> as a result of an event arising from any contract that <b>you</b> have to:</p> <ol style="list-style-type: none"> <li>buy, hire or sell the <b>vehicle</b> or any of its parts or accessories; or</li> <li>service, repair or test the <b>vehicle</b> in any way.</li> </ol> <p>The <b>insurer</b> will provide cover provide that:</p> <ol style="list-style-type: none"> <li>the contract was entered into within the <b>territorial limits</b>;</li> <li>the dispute first arose within the <b>period of insurance</b>; and</li> <li>any <b>legal action</b> is brought within the <b>territorial limits</b>;</li> </ol>	<p>a) Any claims made less than 90 days from the date of inception of this policy unless comparable insurance was previously in place and cover continues uninterrupted. This is not applicable if a claim relates to goods and services that are brand new, and being purchased after the inception date of this policy.</p> <p>b) Any claim made where the amount in dispute is less than: <ol style="list-style-type: none"> <li>£1,000 for buying or selling the <b>vehicle</b>;</li> <li>£500 for hiring the <b>vehicle</b>; and</li> <li>£250 for servicing, repairing or testing the <b>vehicle</b>.</li> </ol> </p> <p>c) Any dispute over the amount of money or other compensation due under an insurance policy.</p> <p>d) Any dispute arising from an allegation of dishonesty against <b>you</b>.</p> <p>e) Any dispute arising following <b>your</b> deliberate breach of a contract.</p> <p>f) More than two claims in any one <b>period of insurance</b>.</p>

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**Section 4 – Motor Database Disputes**

What is Covered?	What is not Covered?
<p>The <b>insurer</b> will cover <b>legal costs</b> up to a maximum of £10,000 to represent <b>you</b> in a dispute with the police or government agency if:</p> <ol style="list-style-type: none"> <li>1. the <b>vehicle</b> is seized due to a failure in communication between <b>your</b> insurer and the Motor Insurance Database;</li> <li>2. if incorrect information is held/recorded on a motoring database about <b>your</b> driving record (e.g. driving licence, claims, convictions); or</li> <li>3. if incorrect information is held about the <b>vehicle</b>, which adversely affects <b>you</b>.</li> </ol>	<ol style="list-style-type: none"> <li>a) Any error or omission by <b>you</b> which means that the information held on any motoring databases is incorrect;</li> <li>b) More than two claims in any one <b>period of insurance</b>.</li> </ol>

**General conditions**

The following conditions apply to all sections of this policy. **You** must comply with them where applicable in order for **your** insurance to remain in full force and effect.

**1. Claims**

- a) **You** will give notice to **us** as soon as practicable following an **insured event**;
- b) **You** will take all steps necessary to assist in the recovery of **legal costs, disbursements** and **adverse costs** from a third party where appropriate and where **you** are able to do so;
- c) All **legal costs, disbursements** and **adverse costs** may be subject to an independent assessment to ensure that they have been incurred reasonably;
- d) All **legal costs, disbursements** and **adverse costs** and any other costs may only be incurred with **our** prior consent;
- e) **Legal costs, disbursements** and **adverse costs** will not be paid on an interim basis throughout a **legal action**;
- f) **You** will not enter or offer to enter into any negotiation to settle the **legal action** without **our** prior written approval to do so;
- g) **You** will not unreasonably withhold consent for **your claims handler** or **appointed representative** to make an offer to settle the **legal action**. This includes agreeing to settle by way of a **Part 36 offer**;
- h) If an offer of settlement (which may include a **Part 36 offer**) is made that **we**, the **claims handler** or the **appointed representative** would deem fair and **you** do not accept it, the **insurer** will not be liable for any further costs incurred;
- i) **You** will not withdraw from any **legal action** without **our** permission to do so;
- j) **You** must attend court or any expert examination where asked to do so;
- k) In some circumstances, where **we** decide it is appropriate, the **insurer** may elect to pay **you** the sum of **damages** that **you** are seeking and then end or not begin **civil proceedings**, and the **insurer** will not be liable for any further costs incurred;
- l) **We** reserve the right to:
  - i) take over any **legal action** or **civil proceedings** at any time and conduct them in **your** name;
  - ii) negotiate or settle any **legal action** or **civil proceedings** on **your** behalf;
  - iii) contact **you** directly at any point concerning **your legal action**.
- m) **You** must respond to **us** promptly in all matters relating to a claim and/or **legal action**, within 14 days unless **we** are satisfied that there is a reason why this is not possible.

**2. Claims handler and Appointed representative**

- a) For **legal actions** which are not **small claims**, before legal proceedings are issued, **we** will instruct a **panel solicitor** to act for **you** to pursue or settle any **legal action** **we** have accepted in accordance with the terms and conditions of this policy;
- b) For **legal actions** which are **small claims**, before legal proceedings are issued a **claims handler** will be instructed to act for **you** to pursue or settle any **legal action** **we** have accepted in accordance with the terms and conditions of this policy;
- c) For any **legal action**, should legal proceedings need to be issued or where there is a conflict of interest, **you** can appoint a **non-panel solicitor** of **your** own choice. **You** must inform **us** in writing of the full name and address of the representative **you** want to act for **you**;
- d) If **you** appoint a **non-panel solicitor** then the **non-panel solicitor** must agree to the terms specified in section 2e. If there is any dispute over **your** choice of **non-panel solicitor** **we** will ask **you** to nominate an alternative. If, after **you** have done so, **we** are still not able to agree, **you** may escalate the matter in accordance with General Condition 5 – Arbitration of this policy. Until the complaint has been resolved, or until such time as an arbitrator has reached a decision, **we** shall be entitled to appoint a **panel solicitor** in order to protect **your** interests in any legal proceedings;

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- e) If **you** do choose to appoint **your** own **non-panel solicitor**, this insurance will not cover **legal costs** and **disbursements** greater than the costs that **our panel solicitor** would charge in equivalent circumstances. For **your** information, this means that **we** would take into account the seriousness of the **legal action** and the location and class of **non-panel solicitor** that **you** choose. The hourly rate is currently set at £125 + VAT. **We** reserve the right to assess each case on its merits, and may agree to pay additional fees if **we** feel the situation warrants it. This will remain entirely at **our** discretion;
- f) The **appointed representative** or **claims handler**, if appropriate, will have direct contact with **us** and must fully cooperate with **us** at all times, and **you** must cooperate with **your appointed representative** or **claims handler**, providing all necessary information and assistance to them as required;
- g) Any **non-panel solicitor** that **you** appoint must sign **our** standard terms of appointment and adhere to all of its terms;
- h) **We** will not pay any **legal costs** of any **appointed representative**, other than a **panel solicitor**, prior to the issue of **civil proceedings** or a conflict of interest arising;
- i) **You** agree to **us** having access to the **appointed representative's** or the **claims handler's** file relating to **your legal action**. **You** will be considered to have provided express consent to **us** or **our** appointed agent to access the file for auditing, quality and cost control purposes.

### 3. Cancellation

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to **your** insurance broker within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full.

**You** may cancel the insurance cover after 14 days by informing **your** insurance broker, however no refund of premium will be payable.

The **insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Where the **insurer** reasonably suspects fraud;
- b) Non-payment of premium;
- c) Threatening and abusive behaviour;
- d) Non-compliance with policy terms and conditions;
- e) **You** have not taken reasonable care to provide accurate and complete answers to the questions **we** or **your** insurance broker ask.

If the **insurer** cancels the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate; deduction for the time the **insurer** has provided cover.

Where the **insurer's** investigations provide evidence of fraud or misrepresentation, the **insurer** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and the **insurer** will be entitled to keep the premium.

If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with the **insurer**, as well as other insurers, in the future.

### 4. Counsel's Opinion

In the event that there is a dispute over the prospects of success for **your** claim, **we** may at any time require **you** at **your** expense to obtain the opinion of an independent barrister on the **reasonable prospects** of **your** claim being successful and **proportionate**. If **we** subsequently agree to accept or continue with the claim, the reasonable costs of obtaining this opinion will be covered under this policy.

### 5. Arbitration Clause

A dispute between **you** and **us** may arise, which may be referred to an arbitrator, who shall be either a solicitor or a barrister who **you** and **we** agree on in writing. If an arbitrator cannot be agreed then an arbitrator will be appointed by the authorised body identified in the current arbitration legislation. The decision of the arbitration shall be final and binding on both parties and he or she will decide who should pay the costs of the arbitration. If costs are awarded against **you**, they are not covered under this policy. This arbitration condition does not affect **your** rights to take separate **legal action**.

If a disputed claim is not referred to arbitration within 12 months of **your** claim being turned down, **we** will treat the claim as abandoned.

## 6. Fraudulent Claims

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or adjustment to **your** policy;
- fails to reveal or hides a fact likely to influence the cover **we** provide;
- makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge; or
- If **your** claim is in any way dishonest or exaggerated.

**We** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take **legal action** against **you** and inform the appropriate authorities.

## 7. Statutory Regulations

In all matters relating to the performance of this insurance contract, it is the responsibility of both **you** and **us** that **we** both respectively comply with all Acts of Parliament and with all orders, regulations and bylaws made with statutory authority by Government Departments or by local or other authorities. The cost of meeting the requirements of this clause will be payable by **you** and **us** in **our** own rights respectively.

## 8. Severability Clause

If any term of this contract of insurance is to any extent invalid, illegal or incapable of being enforced, such term will be excluded to the extent of such invalidity, illegality or unenforceability; all other terms will remain in full force and effect.

## 9. Proportionality

When deciding whether it would be **proportionate** to bring a **legal action** **we** will consider the following:

- a) the prospects of success and the likely costs of pursuing the **legal action**;
- b) the amount claimed and the amount of **damages** that are likely to be recovered;
- c) the amount of **adverse costs** that **we** would be likely to pay if the **legal action** was unsuccessful;
- d) the prospects of enforcing a judgment or agreement;  
the cost of the representation used to provide assistance to **you** in bringing a **legal action**, prior to legal proceedings being issued; and
- e) any other relevant factor which **we** would consider reasonable to do so in the circumstances.

## 10. Acts of Parliament

All references to Acts of Parliament in this policy shall include the equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands and shall include any subsequent amendments, re-enactments or regulations.

## General exclusions

The following exclusions apply to all sections of this insurance contract:

### 1. Any Claim:

- a) where the date of the **insured event** is before the date of inception of this policy;
- b) brought against **you**;
- c) that is not notified to **us** as soon as is practicable following an **insured event**. **We** shall have the right to reject any claim under this policy where **your** delay in notifying **us** has adversely affected the likely outcome of **your legal action**;
- d) if at the time **you** make a claim under this policy there is any other insurance covering the same liability, **we** will not be liable to pay or contribute more than **our** proportion of any **legal action** and the **legal costs, disbursements** and **adverse costs** in connection with this;
- e) where the **opponent** cannot be traced or identified;
- f) in excess of the limit of indemnity of £100,000 for **legal costs, adverse cost** and **disbursements** for any **legal action** which is not a **small claim** for any one claim on this policy;
- g) in excess of the limit of indemnity of £500 for **legal costs, adverse costs** and **disbursements** for any **legal action** which is a **small claim** for any one claim on this policy;
- h) costs incurred after **we** have advised **you** that **your legal action** is best settled by means other than **civil proceedings**;

### 2. The balance of **legal costs, disbursements** and **adverse costs** in excess of what has previously been agreed;

### 3. **Legal costs, disbursements** and **adverse costs** incurred whilst **you** are bankrupt, in administration or in receivership, or if **you** have entered into a voluntary agreement with creditors;

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4. Any claim that arises as a result of a deliberate action by **you** or anybody associated with **you**;
5. Any claim relating to violence or dishonesty on **your** part;
6. Any **legal costs** of any **appointed representative**, other than a **panel solicitor** or **claims handler**, prior to the issue of **civil proceedings** or a conflict of interest arising;
7. Any **legal costs**, **disbursements** and **adverse costs** relating to any event giving rise to a **legal action** and/or leading to **civil proceedings** which are not identified in the cover section of this policy, including but not limited to:
  - a) costs paid directly to the **appointed representative** prior to **our** approval;
  - b) anything relating to a road traffic accident not covered by **your** primary **motor insurance policy**, or from **your** use or alleged use of alcohol and/or drugs;
  - c) matters where **you** intend to represent yourself during a **legal action**;
  - d) any **legal costs**, **disbursements** and **adverse costs** incurred in any appeal proceedings, unless the **insurer** agreed to cover the original **legal action**, **we** deem that the matter has **reasonable prospects** and **we** are notified of the decision to appeal at least 7 days before the deadline to appeal;
  - e) any enforcement proceedings or procedure arising from a successful outcome where settlement is not then made, unless relating to **legal action** concluded successfully under this policy;
8. No indemnity for **legal costs** or **disbursements** payable to or incurred by a **non-panel solicitor** will be provided unless General Conditions 2 (d) and (e) apply;
9. Any direct or indirect consequence of:
  - Irradiation, or contamination by nuclear material; or
  - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter;
10. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation;
11. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority;
12. Compensation awarded to a person or group bringing a claim against **you**;
13. Any claims made in respect of **your** use or alleged use of a mobile telephone whilst driving, unless the telephone is used via hands-free mode;
14. Claims arising from or associated with the use of **your vehicle** for racing, rallies, pacemaking or trials;
15. Judicial review;
16. Proceedings before, or reference to the European Court of Justice or the European Court of Human Rights;
17. If **we**, the **claims handler** or the **appointed representative** do not believe there are **reasonable prospects** in pursuing **your legal action**, the **insurer** will not pay for any costs arising from a subsequent or additional **legal action** to determine **reasonable prospects**;
18. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

### Use of language

Unless otherwise agreed, for the purposes of this insurance contract the language used will be English.

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### Other formats

If **you** require this document in any other format please do not hesitate to contact **us**.

### Telephone calls

Please note that for **our** mutual protection telephone calls may be monitored or recorded.

### Fraud prevention, detection and claims history

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the police;
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

**We** and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- check **your** identity to prevent money laundering, unless **you** provide **us** with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

### Renewal procedure

The term of **your** Motor Legal Expenses policy is one year. The **period of insurance** will end exactly one year after inception unless **you** renew **your** policy. If **you** wish to renew this insurance policy please contact **your** insurance broker who will be able to discuss **your** requirements.

### Contracts (Rights of Third Parties) Act 1999

The terms of this policy are only enforceable by the named insured. A person who is not a named insured has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party, which exists or is available apart from that Act.

### Governing law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

### Your agreement with others

This contract of insurance is personal to **you** the policyholder, and the **insurer**.

**We** will not be bound by any agreement between **you** and **your appointed representative**, or **you** and any other person or organisation.

**You** may not assign any of the rights under this policy without the **insurer's** express prior written consent.

### Our regulator and insurer

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Motorplus Limited t/a Coplus is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **our** details on the Financial Services Register <https://register.fca.org.uk/>.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from [https://register.fca.org.uk/ShPo\\_FirmDetailsPage?id=001b000003ejWCjAAM](https://register.fca.org.uk/ShPo_FirmDetailsPage?id=001b000003ejWCjAAM).

### Privacy Statement

For full details of how we protect your privacy and process your data please read the Privacy Statement that accompanies this policy. The Privacy Statement can also be viewed online by visiting <https://www.coplus.co.uk/data-privacy-notice>.

### **UK General Insurance Limited Privacy Notice**

We are UK General Insurance Limited, referred to as “we/us/our” in this notice. Our data controller registration number issued by the Information Commissioner’s Officer is Z7739575.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as “you/your” in this notice. We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

### **Why do we process your data?**

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

### **What information do we collect about you?**

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy. For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

### **UK General’s full privacy notice**

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk). Alternatively, you can write to us at: Data Protection, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

### **Great Lakes Insurance SE Information Notice**

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>.

### ADDITIONAL MOTOR CLAIMS SERVICE BENEFITS

In purchasing **our** Platinum Motor Legal Expenses Insurance, **you** are automatically entitled to a number of additional services to ensure that **you** are fully taken care of in the event of a motor accident. The benefits are listed below.

#### How to use our additional services

In the event of an incident, please contact **us** as soon as possible giving **us** as much information as **you** can about what has happened to bring about a claim.

If **you** have purchased **our** Legal Expenses Insurance policy, **you** are entitled to use the additional motor claims services. Please note that all incidents must be reported to **us** as soon as reasonably possible after the **insured event**.

Telephone: **0333 241 3393**

Email: [claims@coplus.co.uk](mailto:claims@coplus.co.uk)

Or **you** can write to **us** at:

Coplus  
Floor 2  
Norfolk Tower  
48-52 Surrey Street  
Norwich  
NR1 3PA

**Our** claims line is open 24 hours a day, 365 days a year.

In order for **us** to help **you** more efficiently, please quote 'Motor Legal Expenses' on all communications.

#### 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 or one of **our** additional motor claims services under this section, please contact **us** at:

Quality Assurance Manager  
Coplus  
Floor 2  
Norfolk Tower  
48-52 Surrey Street  
Norwich  
NR1 3PA

Telephone: **0333 241 3393**

Email: [qtm@coplus.co.uk](mailto:qtm@coplus.co.uk)

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

#### General definitions

The words and phrases listed below will have the same meanings wherever they appear in the services sections below. These words and phrases can be identified in bold throughout the sections.

#### Approved supplier

A supplier of services which are the preferred supplier of **us**.

#### Insured event

An incident which gives rise to a claim under **your motor insurance policy**.

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### Vehicle

The vehicle(s) specified in the **motor insurance policy** which was being driven or ridden by a person entitled to drive or ride it, together with any caravan or trailer attached to the vehicle at the time of any event which gives rise to a claim.

### Motor Insurance Policy

The policy of motor insurance for **your vehicle** which has been issued in accordance with the requirements of the Road Traffic Act 1988.

### Period of benefits

The period of 12 calendar months beginning with the date of inception of **your** Motor Legal Expenses Policy.

### Territorial limits

Great Britain, Northern Ireland, Channel Islands and the Isle of Man.

### We/our/us

Motorplus Limited t/as Coplus.

### Total loss

The **vehicle** being assessed as being unable to be driven and damaged beyond the point where it would be economical to fund its repair. In the event that **you** are comprehensively insured, such assessment must be made by **your** motor insurers. In the event that **your** motor insurance is not comprehensive, such assessment will be made by **us**, or (if **you** are not responsible for the accident) by the insurers of the party responsible for the accident.

### You/Your

The named holder of this policy, who lives in the **territorial limits**, together with any other person who is entitled to drive or ride the **vehicle** under the **motor Insurance policy** (including any other person who is a passenger/pillion in the **vehicle**).

## ADDITIONAL BENEFITS

If **you** are involved in a motor accident **we** can offer the following services to assist **you**.

### Section 1 – Accident claims management and support

An emergency claims line is available to **you** to report an **insured event** to **us** where **we** will discuss what additional service benefits will help **you** return to the position **you** were at prior to the **insured event**. **We** will also provide telephone advice in completing insurance claim documentation and dealing with all claims related correspondence following an **insured event**.

### Section 2– Pay as You Need Breakdown and Recovery Cover

**We** will arrange for **you** to have access to a roadside assistance and recovery service.

### Conditions applying to Section 3

- This service will only be provided to **you** by the service provider if **you** are able to pay immediately by debit or credit card, and the rates applicable at the time assistance is required will be payable by **you**. A receipt will be sent to **you** for all charges debited;
- **You** will need to state the location and condition of **your vehicle** as well as where it needs to be recovered to;
- As **you** are liable for all costs incurred **you** must make sure **you** provide as much information as possible to ensure the correct service is provided at the first call out;
- The service provider cannot be held responsible for any unforeseeable additional charges.

### Section 3 – Uninsured Loss Recovery, including hire, repair & personal injury

If **you** are involved in an incident for which **you** are not at fault, **we** can offer the following services to assist **you**:

#### Non-fault replacement hire

A replacement credit hire vehicle can be arranged via **our approved suppliers** if **your vehicle** is deemed undriveable or for the repair duration following a non-fault motor incident.

#### Conditions applying to non-fault replacement hire

- **Our approved supplier** considers there is a genuine need and that **your vehicle** is undriveable or a **vehicle** is required for the duration of any repair;

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- The **approved supplier** must establish that:
  - i) the incident is the fault of another party; and
  - ii) the other party has relevant insurance in place to pay for the hire charges. These hire charges are ultimately **your** responsibility;
- A **vehicle** will only be offered on credit, which means **you** will be ultimately responsible for the hire charges, but **our approved supplier** will attempt to recover the charges from the other person's insurance company, on **your** behalf;
- The replacement credit hire vehicle will only be provided for as long as is reasonably required;
- The **approved supplier** will decide whether the credit hire is viable and that costs are likely to be recoverable from the responsible party's insurance company. Their decision regarding liability will be final.

#### Non-fault repair & total loss

Coplus will arrange the repair to the **vehicle** on request via **our approved suppliers** following a road traffic incident where **you** are deemed to be not at fault.

#### Conditions applying to non-fault repair & total loss

- The question of liability will be determined by the **approved supplier** and their decision will be final;
- The repairs will be arranged via the **approved supplier's** nationwide network of repairs;
- The **approved supplier** will recover the repair costs on **your** behalf from the third party who is at fault;
- If **your vehicle** is a **total loss** and the incident was not **your** fault, then either **we** or **our approved supplier** will assist with the recovery of **your total loss** settlement via the responsible party's insurance company.

#### Non-fault personal injury

**We** can recommend to **you** a law firm from **our approved suppliers** to pursue a claim for personal injury compensation.

#### Conditions applying to non-fault personal injury

- **You** accept the recommendation and pursue a claim directly with the **approved supplier**;
- **You** are not at fault for the incident;
- The decision on liability will be ultimately made by the **approved supplier**. The **legal costs** will be recovered from the at responsible party's insurance company on behalf of **you**; and
- The compensation valuation is estimated to be above the **small claims** limit set by the Civil Procedure Rules used by the Court of Appeal, High Court of Justice and County Courts in civil cases in England and Wales.

#### Section 4– Total Loss Recovery

**We** can provide advice, alongside **your** insurance broker, regarding the recovery of **your total loss** claim, where as a result of an **insured event** that was **your** fault **your vehicle** is deemed to be a **total loss**.

Where **you** are not at fault for the incident, **we** can assist in the negotiation of **your total loss** claim directly with the other party's insurance company.

#### Section 5 – Glass Repair and Replacement Service

**We** can assist in arranging the repair and replacement of window and windscreen glass where it is covered by **your motor insurance policy** and **we** make the repair or replacement arrangements. **We** will endeavour to arrange for **your** motor insurer to be charged directly for the costs incurred. Where such costs are not covered by **your motor insurance policy** **you** must pay all costs incurred directly to the **approved suppliers**.