

# ALPS Motor Legal Expenses Master Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the master policy document. It is important that you read the policy document carefully when you receive it.

Auto Legal Protection Services Limited (ALPS) is the Agent acting on behalf of the Insurer. Auto Legal Protection Services Limited, Registered Number: 3676991 and Registered Address: The Post House, Mill Street, Congleton, Cheshire, CW12 1AB, is Authorised and Regulated by the Financial Services Authority and this may be checked by visiting the FSA website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

## Name of the insurance undertaking

The insurer of this policy is IGI Insurance Company Limited. Registered Number: 1229676. Registered Address: Market Square House, St James's Street, Nottingham NG1 6FG. IGI Insurance Company Limited is Authorised and Regulated by the Financial Services Authority and this may be checked by visiting the FSA website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

## Type of insurance and cover

The ALPS Motor Legal Expenses Policy protects you, in respect of Legal Costs and Expenses, as itemised in the master policy document, for the same period as the underlying policy of motor insurance, which in no circumstances will exceed 12 months.

## Significant features and benefits

The master policy includes the following features, which are explained in detail in the master policy document:

Cover	Legal Costs and Expenses Cover
The reasonable and irrecoverable legal costs and expenses incurred by the Insured's solicitor in the pursuit of a civil claim against a Defendant in respect of a Road Traffic Accident.	£50,000 per incident

## Significant and unusual exclusions or limitations

The policy excludes some situations. Please refer to the exclusions section of the master policy document for full details although the most significant or unusual exclusions are outlined below.

Your policy excludes or limits the following:

- Any claims where the defendant cannot be traced or does not hold valid motor insurance (exclusion 4).
- Any claims made or legal proceedings between the insured and insured persons (exclusion 6).
- Any claim not reported to us within 90 days of the occurrence of the insured incident (exclusion 8).

## Duration of Policy

The policy will remain in force for the same period as the underlying policy of motor insurance, which in no circumstances will exceed 12 months.

## Cooling off Period

Before you accept our cover you have 14 days to review the master policy document. If you are not totally happy with the policy and you have not made a claim you can write to the intermediary/broker who arranged this cover for you requesting that your cover is cancelled. Your intermediary/broker will then contact Auto Legal Protection Services Limited who will cancel your cover.

## Cancellation

You have the right to cancel your cover at anytime. You may cancel the cover by giving written instructions to the intermediary/broker who arranged this cover for you. Your intermediary/broker will then contact Auto Legal Protection Services Limited.

## How to Claim

Telephone Auto Legal Protection Services Limited on 0844 848 1200.

## Complaints

We hope that you will be very happy with the service provided. However, if you have any complaint you should contact Auto Legal Protection Services Limited who will then respond to your complaint within five days of receipt to tell you what action is being taken. Auto Legal Protection Services Limited will try and resolve the problem and give you an answer within four weeks. If it takes longer than four weeks Auto Legal Protection Services Limited will tell you when you can expect an answer. If the matter is not resolved to your satisfaction please write to: The Complaints Officer, ACPS, 25-39 James Street, Radcliffe, Manchester M26 1LN who are the appointed agents of the insurer of this policy. ACPS is Authorised and Regulated by the Financial Services Authority and this may be checked by visiting the FSA website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

In the event of a dispute being unresolved through the usual complaints procedure, the matter can be referred to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. This complaints procedure does not affect any legal right you have to take action against us.

## Financial Services Compensation Scheme

IGI Insurance Company Ltd are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends upon the type of insurance and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the Financial Services Authority or the FSCS. The latter can be visited on the web at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS on 020 7892 7300.

a breath of fresh air...

Following an accident that's not your fault, we have got it covered.

- Recovery of Uninsured Losses • Credit Hire Cars, Taxis, Motorcycles and Commercial Vehicles • Credit Repairs •
  - Vehicle Valuation • Disposal of Write Offs • Accountants' Reports for Lost Income • Specialist Lawyers •
- Medical Treatment • Medical Reports • Compensation for Injury • Free Advice • Full Accident Management •