

# Platinum Plus Motor Legal Protector



## Insurance Product Information Document

Company: Coplus

Product: Motor Legal Expenses Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This Motor Legal Expenses insurance policy provides cover to the policyholder, any other person entitled to drive/ride the named vehicle and any other person who is a passenger or pillion passenger in or on the vehicle, for legal costs, adverse costs and disbursements incurred in bringing a legal action against a third party for an insured event involving the vehicle noted on the policy schedule.



### What is insured?

- ✓ £100,000 per claim for any legal action, which is not a small claim, for legal costs, adverse costs and disbursements: or
- ✓ £500 per claim for any legal action which is a small claim, for legal costs, adverse costs and disbursements.

Where the insured events listed is:-

- ✓ Causes damage to your vehicle; and or
- ✓ Causes damage to any personal belongings within or on the vehicle; and or
- ✓ Causes your death or bodily injury whilst you are travelling in the vehicle, getting in, out or off the vehicle; and or
- ✓ Any other uninsured losses such as alternative transport or loss of earnings.

The legal action relating to an insured event must:

- i. occur within the period of insurance; and
- ii. be notified to us as soon as practicable after the date of the insured event;
- iii. can be dealt with by a court of competent jurisdiction within the territorial limits.

This policy also provides:-

- ✓ Access to a legal helpline 365 days a year
- ✓ Assistance services for any claim that falls into the small claims limit or involves uninsured loss recovery
- ✓ Motor Prosecution Defence
- ✓ Vehicle Cloning and illegal clamping towing
- ✓ Motor Contract Disputes
- ✓ Motor Database Disputes
- ✓ Additional Services attached to the policy



### What is not insured?

- ✗ Any claims brought against you;
- ✗ Any claim not notified to us as soon as practicable that adversely affects the likely outcome of the legal action;
- ✗ Any claim where the opponent cannot be traced or identified;
- ✗ Any claim 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;
- ✗ Any claim 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;
- ✗ Any claims where the legal action cannot be pursued in a proportionate manner;
- ✗ Costs incurred after we have advised that the legal action is best settled by means other than civil proceedings;
- ✗ Any disputes or enquires that commenced prior to the inception of this policy;
- ✗ Deliberate actions by you or someone associated to you;
- ✗ Claims relating to violence or dishonesty on your part;
- ✗ Claims involving the use of a mobile phone whilst driving unless a hands free kit was being used.



## Are there any restrictions on cover?

- ! Any claim must be reported to us as soon as 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 claim;
- ! Your legal action must have reasonable prospects of success;
- ! The insured event must occur within the territorial limits and within the period of insurance;
- ! The insured event has to be the fault of the opponent;
- ! You must not deliberately mislead us or the appointed representative or exaggerate the claim and/or legal action or bring any false or contrived claims and/or legal action;
- ! We have to give written approval to pursuing a legal action prior to you commencing any legal proceedings or making an appeal;
- ! You must follow our or the appointed representative's advice and provide any information they ask for;
- ! Your appointed representative must follow the requirements set out in the appointed representative conditions.



## Where am I covered?

Cover is provided for section 1 & 2 within the United Kingdom, European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. Cover is provided for all other sections the United Kingdom, the Isle of Man and the Channel Islands.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date 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, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

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).

# Replacement Vehicle Insurance

## Insurance Product Information Document

Company: Coplus

Coplus<sup>+</sup>

### Product: Replacement Vehicle Insurance

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)

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

## What is this type of insurance?

This Replacement Vehicle insurance policy provides cover for you and any other person covered under your motor insurance policy for a replacement vehicle for a hire period of up to 14 days in the event that your own vehicle is, as the result of an accident, fire, attempted theft or an act of malicious damage, if the vehicle is beyond economical repair, deemed legally unroadworthy; or the theft of the insured vehicle where it remains unrecovered.



### What is insured?

- ✓ The policy covers hire costs for a hire period of up to 14 days.
- ✓ The replacement vehicle provided will be an equivalent engine capacity to the insured vehicle, up to a maximum S2 car or PV2 van. (For example a VW Polo 1.2, Vauxhall Corsa 1.2, Peugeot Boxer SWB, Ford Transit SWB)
- ✓ In the event that the hire firm's terms and conditions cannot be met, a cash benefit of up to £150 per insured event may be payable at the insurer's discretion.
- ✓ Alternatively the insured may reclaim the cost of alternative public transport up to £300 per insured event.



### What is not insured?

- ✗ theft, attempted theft, malicious damage and/or vandalism to your vehicle that has not been reported to the police and a valid crime reference number obtained;
- ✗ more than two claims in any one period of insurance;
- ✗ Onward transport costs where hire has already been supplied;
- ✗ taxis or private hire vehicles, or if you are a self-drive operator;
- ✗ claims where the damage to your vehicle occurred after the person driving under your motor insurance policy had allegedly consumed alcohol or illegal drugs;
- ✗ a replacement vehicle when at the time of the insured event your vehicle was:
  - i. not roadworthy;
  - ii. not covered by a current MOT certificate (if required at the time);
  - iii. being used without insurance being in place in accordance with the Road Traffic Act 1988;
  - iv. being driven by any person who did not possess a valid, current driving licence.



## Are there any restrictions on cover?

- ! Claims must be reported within 14 working days of the insured event.
- ! You and any other drivers must abide by the hire firms terms and conditions of hire at all times during the hire period, which will be made available to you before you accept the replacement vehicle.
- ! The period of hire will end on the 14<sup>th</sup> day of hire or when your vehicle has been repaired or recovered. If the vehicle is beyond economical repair, the date you receive a payment from your motor insurers in respect of the value of the vehicle.



## Where am I covered?

Covered is provided within England, Wales, Mainland Scotland, Northern Ireland, Jersey, Guernsey and the Isle of Man.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



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