



Motor – Prestige

Superior protection

Policy Information

Allianz Insurance plc | Legal Protection

Allianz 



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Prestige Policy Summary

This summary is not the full terms and conditions of the policy. The full terms and conditions are in the policy wording, which is attached to this summary.

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What is Prestige?

Prestige is a legal protection insurance policy, which will cover the legal costs if you have a legal dispute. The types of legal dispute you will be covered for and the amounts we will pay (the limit of indemnity) are described in this summary and in the policy wording. These costs are insured by Allianz Legal Protection, part of Allianz Insurance plc.

Prestige includes access to a 24-hour legal advice service and home and roadside assistance services.

How long will I be covered for?

Your policy will cover you for 12 months and is renewable annually.

What happens if I take the cover out and then change my mind?

When you take this policy out, you will have 14 days to decide if you want to continue with it for the full year. Please see the cancellation section in the policy wording.

How do I make a claim under Prestige?

For:

- Legal advice call Lawphone on 0870 241 4140 (or 0141 221 8878 in Scotland).
- Motor prosecution defence or Motor contract cover claims call 0870 241 4140 (or 0141 221 8878 in Scotland).
- Accident loss recovery and Legal expenses claims call Car Crash Line (CCL) on 0844 412 4859. Alternatively you can contact the broker or intermediary who deals with your motor insurance, who will pass the claim details onto CCL. If you have a problem contacting CCL or your broker or intermediary call us on 0870 243 4340.

These claims are managed by CCL, on behalf of Allianz Legal Protection.

CCL's address is;

Car Crash Line Group Limited,
35 Black Moor Road,
Verwood,
Dorset,
BH31 6YS,
United Kingdom

- Roadside assistance call 0800 587 9826.

What if I have a complaint?

If you have a complaint about anything other than the sale of the policy please contact the Customer Satisfaction Manager at:

Allianz Legal Protection

Redwood House

Brotherswood Court

Great Park Road,

Bradley Stoke

Bristol BS32 4QW

United Kingdom.

Or phone: 0845 0700 886

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure are in the policy wording.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Will I be entitled to compensation if Allianz Insurance plc cannot meet its liabilities?

You might be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot pay a claim.

You might be entitled to compensation of up to £2,000 for the first part of the claim and 90% of the remainder of the claim.

Further information about compensation scheme arrangements is available from FSCS.

What will I be covered for?

This is only a summary of the cover provided by Prestige. A full description of the cover is in the policy wording.

Significant features and benefits	Significant exclusions or limitations	Policy Section
<p>Lawphone You can ring our legal advice line, Lawphone, to get advice on any personal legal problem. Lawphone is open 24 hours a day, all year round.</p>	<ul style="list-style-type: none"> • Advice is only available over the telephone. • Advice only relates to personal legal problems. 	Lawphone
<p>Motor prosecution defence We will defend you if you are prosecuted for an offence relating to you owning or using your vehicle. We will pay up to £50,000 to defend you.</p>	<ul style="list-style-type: none"> • Parking offences which you don't get points on your licence for. • Driving under the influence of drink or drugs. • Driving without insurance. • Any offence which would be covered under your motor insurance policy. 	Section 1
<p>Motor contract cover We will pay up to £50,000 of your legal costs if you have a dispute over buying, selling, hiring, insuring, servicing, repairing or testing your vehicle. We will pay these costs if you are taking legal action against somebody else or if somebody is taking legal action against you.</p>	<ul style="list-style-type: none"> • We will not pay the first £100 of every claim under this section. • Any event which occurs within the first three months of this policy, unless the claim is for new goods or services brought after the date of this policy. • Any contract where the amount in the dispute is less than: <ul style="list-style-type: none"> • £1000 for buying, selling or hiring the insured vehicle; or • £250 for servicing, repairing or testing the insured vehicle. • Any dispute over the amount of money or compensation due under an insurance policy. • Vehicles more than 15 years old. 	Section 2

Significant features and benefits	Significant exclusions or limitations	Policy Section
<p>Accident loss recovery</p> <p>We will pay up to £50,000 of the legal costs incurred by CCL on your behalf try to recover your losses for damage to the insured vehicle or damage to any property which you own or are legally responsible for and which is in or on the insured vehicle following a road accident that was not your fault.</p>	<p>We will not cover any claim under Accident loss recovery if you are also claiming damages for your death or bodily injury arising out of the road accident.</p> <p>Claims where you do not have a reasonable chance of winning.</p>	<p>Section 3a</p> <p>What is covered</p>
<p>Legal expenses</p> <p>We will pay up to £50,000 of your legal costs to claim compensation after an event that was not your fault and which causes:</p> <ul style="list-style-type: none"> • your death or bodily injury; or • damage to the insured vehicle; or damage to any personal property whilst in or on the insured vehicle. 	<p>Claims that can be dealt with by CCL under the Accident loss recovery section of this policy.</p> <p>Claims where you do not have a reasonable chance of winning.</p>	<p>Section 3b</p> <p>What is covered</p>
<p>UK assistance</p> <p>If your vehicle breaks down, at home or on the road, we will come out and try to repair it to get you back on the road. We will also come out if your vehicle has been damaged in an accident, or vandalised.</p>	<ul style="list-style-type: none"> • You must pay the costs of any parts, fuel or other supplies used to repair you vehicle. 	<p>Section 4</p> <p>Home and roadside assistance</p>
<p>Storage</p> <p>We will pay for the storing of the vehicle after recovery if necessary.</p>	<ul style="list-style-type: none"> • The most we will pay is £50. 	<p>Section 4</p> <p>Storage</p>

Significant features and benefits	Significant exclusions or limitations	Policy Section
<p>Onward travel, Hotel accommodation and Car hire</p> <p>If the insured vehicle cannot be repaired within 4 hours of being recovered, we will arrange one of the following:</p> <ul style="list-style-type: none"> • pay for you and your passengers to continue your journey or return home or • pay for you and your passengers to stay overnight (up to £100 per person per night; max. £300 per incident) or • pay for a hire car, up to 1600cc, for up to 24 hours. 	<ul style="list-style-type: none"> • Up to 6 passengers. • Must be more than 50 miles away from your home. • You must be between 25 and 65 (with no endorsements on your driving licence). • You must pay a deposit by credit card to the hire-company to cover the cost of fuel you use, insurance and any extra days' hire. 	<p>Section 4 Onward travel</p> <p>Section 4 Hotel accommodation</p> <p>Section 4 Car hire</p>
<p>Medical assistance</p> <p>We will pay for one night's bed and breakfast for up to six passengers, if you have to go into hospital after an accident (up to £100 per person per night; max. £300 per incident). We will arrange for an ambulance to take you to a hospital near your home.</p>	<ul style="list-style-type: none"> • You must be more than 20 miles from your home. • You must pay extra hotel costs. 	<p>Section 4 Medical assistance</p>
<p>Replacement driver</p> <p>If you cannot drive your vehicle because you are ill or have been injured in an accident, we will provide you with a replacement driver to take you home.</p>	<ul style="list-style-type: none"> • You must be within the territorial limit. 	<p>Section 4 Replacement driver</p>
<p>Message service</p> <p>We will contact a person of your choice to inform them of your problem and likely delay.</p>	<ul style="list-style-type: none"> • Contact to be made only by phone or fax. 	<p>Section 4 Message service</p>
<p>Broken glass</p> <p>We can arrange for an approved supplier to come out to you to replace any broken glass.</p>	<ul style="list-style-type: none"> • You will have to pay for the work they do. 	<p>Section 4 Broken glass</p>

In addition, the following significant exclusions or limitations apply to the sections listed below.

Policy Section	Significant exclusions or limitations	Policy Section
<p>Motor prosecution defence, Motor contract, Accident loss recovery and Legal expenses</p>	<p>Costs we have not agreed to in writing.</p> <p>You must make your claim within 6 months of the date of the road accident.</p> <p>At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises.</p> <p>Any cost covered by any other insurance policy</p>	<p>What is not covered under sections 1, 2, 3a and 3b</p> <p>Condition 1b under Conditions that apply to sections 1, 2, 3a and 3b</p> <p>Condition 5 under Conditions that apply to sections 1, 2, 3a and 3b</p> <p>General Exclusions C</p>

Prestige Policy Wording

Lawphone

Prestige includes access to Lawphone to give you advice, 24 hours a day, 365 days a year, on any personal legal matter. We may record the calls to protect you.

Lawphone: 0870 241 4140 (Scotland: 0141 221 8878)

When you call Lawphone quote Prestige. We will then ask you for a brief summary of the problem and pass these details on to an adviser who will return your call.

We agree to cover the person named in your current certificate of motor insurance under the terms and conditions of this policy, as long as the premium has been paid.

Definitions

The following definitions apply to all sections.

Insured vehicle

Your motor vehicle as described in your current certificate of motor insurance.

The insured vehicle must be no more than:

- 3.5 tonnes when fully loaded;
- 5.5 metres (18 feet) long (this does not apply to cars); or
- 2.3 metres (7 feet 6 inches) wide.

This also includes any caravan or trailer attached to your motor vehicle.

For section 4, caravans and trailers must be no more than 7.6 metres (25 feet) long, including the towbar.

Period of insurance

The period shown in your current certificate of motor insurance.

You, Your

Any person authorised to drive or be a passenger in the insured vehicle.

The following definitions only apply to sections 1, 2, 3a and 3b.

CCL

Car Crash Line who manage claims under section 3a of this policy on our behalf.

Their address is:
35 Black Moor Road
Verwood
Dorset
BH31 6YS
United Kingdom

Costs

- The professional fees and expenses reasonably and properly charged by the legal representative on a standard basis, up to the standard rates set by the courts, which you cannot recover from your opponent.
- Your opponent's costs in civil cases which you are ordered to pay by a court or which you pay to your opponent with our written agreement.

We will only pay costs which we consider are necessary and in proportion to the value of your claim.

We will only start to cover **costs** from the time we have accepted **your** claim in writing and appointed the **legal representative**.

The most we will pay for all claims arising out of any one road accident is £50,000

Legal representative

CCL, the solicitor or other person appointed with our agreement under sections 1, 2, 3a or 3b of this policy to represent **you**. At any time before we agree that legal proceedings need to be issued, we will choose the **legal representative**.

You can only choose the **legal representative** if we agree that legal proceedings need to be issued or if a conflict of interest arises which means that the **legal representative** cannot act for **you**. You must send his or her name and address to us. If we agree to appoint a **legal representative** that you choose, he or she will be appointed on the same terms as we would have appointed our chosen **legal representative**. We may decide not to accept your choice of **legal representative**. If we do not agree with your choice, the matter will be settled using the procedure in condition 6.

When choosing the **legal representative**, you must remember your duty to keep the **costs** of any legal proceedings as low as possible.

Standard basis

The assessment of **costs** which are proportionate to your claim.

Territorial limit

The **territorial limit** for sections 1, 3a and 3b is Great Britain, Northern Ireland, the Channel Islands, the Isle of Man, Andorra, Austria, Belgium, the Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece,

Hungary, Italy, Liechtenstein, Luxembourg, Monaco, the Netherlands, Norway, Poland, Portugal, the Republic of Ireland, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and Turkey.

The **territorial limit** for section 2 is Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

We, Us, Our

Allianz Legal Protection, part of Allianz Insurance plc.

Section 1 – Motor prosecution defence

What is covered

We will pay the **costs** of defending your legal rights (including making an appeal against your conviction or sentence) after any event which results in criminal proceedings being brought against you for an offence relating to you owning or using the **insured vehicle**.

We will provide this cover as long as:

- the event happened within the **territorial limit** and the **period of insurance**; and
- the claim will be decided by a court within the **territorial limit**.

What is not covered

We will not provide cover for the following.

- 1 Parking offences which you don't get points on your licence for.
- 2 Driving while under the influence of drink or drugs.
- 3 Driving without insurance.
- 4 Any offence which would be covered under your motor insurance policy.

Section 2 – Motor contract cover

What is covered

We will pay the **costs** of **you** taking or defending legal action as a result of any action arising from a contract **you** have to:

- buy, hire, sell or insure the **insured vehicle** or its spare parts or accessories; or
- service, repair or test the **insured vehicle**.

We will provide this cover as long as:

- **you** entered into the contract within the **territorial limit**;
- the dispute started within the **period of insurance**;
- any legal action is brought within the **territorial limit**; and
- **you** have a reasonable chance of successfully recovering damages, defending the legal action or settling the dispute in another way.

What is not covered

We will not provide cover for the following.

- 1 The first £100 of every claim under this section.
- 2 Any event which occurs within the first three months of this policy, unless the claim is for new goods or services bought after the date of this policy.
- 3 Any contract where the amount in dispute is less than:
 - £1000 for buying, selling or hiring the **insured vehicle**; or
 - £250 for servicing, repairing or testing the **insured vehicle**.

4 A dispute over the amount of money or other compensation due under an insurance policy.

5 Vehicles more than 15 years old.

Section 3a – Accident loss recovery

What is covered by section 3a

We will pay the **costs** of **CCL** who will try to recover **your** loss or losses for damage to the **insured vehicle** or damage to property which **you** own or are legally responsible for and which is on or in the **insured vehicle** from **your** opponent following a road accident.

CCL will try to recover **your** loss or losses as long as:

- the claim is not covered under any other insurance policy;
- the road accident happened within the **territorial limit** and within the **period of insurance**;
- there is a reasonable chance of recovering **your** loss or losses at all times.

CCL will not try to recover **your** loss or losses if:

- **you** are also claiming damages for **your** death or bodily injury arising out of the same road accident;
- **we** agree that legal proceedings need to be issued;
- a conflict of interest arises which means that **CCL** cannot act for **you**; or
- at any other time **we** agree to appoint a **legal representative**.

Section 3b – Legal expenses

What is covered by section 3b

We will pay the **costs** of **you** taking legal action against **your** opponent as a result of any road accident which causes the following:

- **Your** death or bodily injury while **you** are in, on or getting into or out of the **insured vehicle**.
- Damage to the **insured vehicle**.
- Damage to property which **you** own or are legally responsible for and which is in or on the **insured vehicle**.

We will provide this cover as long as:

- the claim cannot be dealt with by **CCL** under section 3a of this policy;
- the claim is not covered under any other insurance policy;
- the road accident happened within the **territorial limit** and within the **period of insurance**;
- the claim will be decided by a court within the **territorial limit**; and
- there is a reasonable chance of recovering damages from **your** opponent at all times.

What is not covered under sections 3a and 3b

We will not provide cover for the following.

- 1 Any claim arising out of a contract **you** have with another person or organisation.
- 2 A claim for an event which is not covered under **your** current motor insurance policy.

What is not covered under sections 1, 2, 3a and 3b

- 1 **Costs we** have not agreed to in writing.
- 2 **Costs you** have paid directly to the **legal representative** or any other person without **our** permission.
- 3 Any **costs** incurred before **we** have accepted **your** claim in writing.
- 4 Any VAT **you** can recover from elsewhere.
- 5 An application for a judicial review.
- 6 Any dispute to do with written or verbal remarks which damage **your** reputation.

Conditions that apply to sections 1, 2, 3a and 3b

If **you** do not keep to the conditions, **we** may cancel the policy and refuse any claim and withdraw from any current claim.

1 You must:

- a give **us** written details of **your** claim and any other supporting information **we** ask for.
- b make **your** claim within six months of the event which caused the dispute.
- c not appoint a **legal representative**.
- d follow the **legal representative's** advice and provide any information he or she asks for.
- e take every reasonable step to recover **costs** and pay them to **us**.
- f get **our** written permission before **you** make an appeal.
- g make sure that **your legal representative** keeps to all parts of condition 2 below.

2 Your legal representative must do the following.

- a Get **our** written permission before instructing a barrister or expert witness.
- b Tell **us** if, at any stage, there is no longer a reasonable chance of a successful defence, getting damages back or getting any other solution.
- c Tell **us** straight away if the other party makes a payment into court or any offer to settle the matter.
- d Tell **us** the result of the claim when it is finished.

3 We will have the right to do the following.

- a Take over and deal with, in **your** name, any claim or proceedings.
- b Settle a claim by paying the amount in dispute.
- c Appoint the **legal representative** for **you**, and in **your** name.
- d Have any legal bill audited or assessed.
- e Contact the **legal representative** or **CCL** at any time, and have access to all statements, opinions and reports relating to the claim.
- f End **your** claim if, during the course of the claim, **we** think there is no longer a reasonable chance of success. If **you** continue the claim and get a better settlement than **we** expected, **we** will pay your reasonable **costs** which **you** get back from anywhere else.
- g Settle the **costs** covered by this policy at the end of the claim.

- h End **your** claim and recover any **costs** from **you** which **we** have already paid or agreed to pay if:
 - the **legal representative** reasonably refuses to continue acting for **you** because of any unreasonable act or failure to act by **you**; or
 - **you** unreasonably withdraw **your** claim from the **legal representative** without **our** agreement; and
 - **we** do not agree to appoint another **legal representative** to continue **your** claim.

4 Your agreements with others

We do not have to keep to any agreement between **you** and the **legal representative** or **you** and any other person or organisation.

5 Choosing the legal representative

At any time before **we** agree that legal proceedings need to be issued, **we** will choose the **legal representative**. **You** can only choose the **legal representative** if **we** agree that legal proceedings need to be issued or if a conflict of interest arises. **You** must send his or her name and address to **us**. **We** may decide not to accept **your** choice of **legal representative**. If **you** and **we** do not agree with **your** choice of **legal representative**, the matter will be settled using the procedure in condition c.

When choosing the **legal representative**, **you** must remember **your** duty to keep the cost of any legal proceedings as low as possible.

How to make a claim under sections 1, 2, 3a and 3b

If **you** need to make a claim under sections 1 or 2 call Lawphone on 0870 241 4140 (or 0141 221 8878 in Scotland) and quote Prestige. **You** will be asked for a brief summary of the problem and these details will be passed onto an adviser who will call **you** back.

We will send **you** a claim form. Fill the claim form in and send it to:

The Claims Department
Allianz Legal Protection
Redwood House
Brotherswood Court
Great Park Road, Bradley Stoke
Bristol
BS32 4QW
United Kingdom

We will contact **you** once **we** have received the claim form. If **your** claim is covered **we** will appoint the **legal representative** on **your** behalf. Please do not appoint a solicitor yourself.

If **you** need to make a claim under section **3a** or **3b**, call **CCL** on 0844 412 4859. Alternatively **you** can contact the broker or intermediary who deals with **your** motor insurance, who will pass the claim details onto **CCL**. If **you** have a problem contacting **CCL** or **your** broker or intermediary call **us** on 0870 243 4340.

If **your** claim is covered and **CCL** cannot deal with it under section 3a of this policy, **CCL** will appoint a **legal representative** that **we** have agreed to in **your** name and on **your** behalf.

You must not appoint a solicitor or any other person or organisation to deal with **your** claim.

If **you** have already seen a solicitor before **we** have accepted **your** claim, **we** will not pay any fees or other expenses that **you** have incurred. **We** will only start to cover the **costs** under sections 1, 2, 3a or 3b of this policy from the time **we** have accepted **your** claim and appointed the **legal representative**.

Roadside assistance services

Mondial Assistance (UK) Limited administers the cover under section 4.

The cover under section 4 is insured by ELVIA Travel Insurance International N.V. (Netherlands) and is administered in the UK by Mondial Assistance (UK) Limited, registered in England number 1710361. Registered office: Mondial House, 102 George Street, Croydon, CR9 1AJ.

Mondial's address is:
Mondial House
102 George Street
Croydon, CR9 1AJ

Mondial Assistance (UK) Limited is authorised and regulated by the Financial Services Authority (FSA). ELVIA Travel Insurance International N.V. (Netherlands) is authorised by the Dutch Insurance Chamber in Holland and regulated by the Financial Services Authority for the conduct of UK business.

The following definitions only apply to section 4.

We, us, our

Mondial Assistance (UK) Limited.

Territorial limit

The **territorial limit** for section 4 is Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Breakdown

An electrical or mechanical fault, the theft or loss of keys, a flat tyre, or running out of fuel.

Section 4 – UK assistance

What is covered

1 Home and roadside assistance

We will come out to the **insured vehicle** if **you** can't drive it after a **breakdown**, an accident or an act of vandalism within the **territorial limit** and within the **period of insurance**.

We will try to repair the **insured vehicle** at the roadside. The repair work will be free of charge, but **you** must pay the cost of any parts, fuel or other supplies used to repair the **insured vehicle**.

If **we** cannot repair the **insured vehicle** at the roadside, **we** will arrange and pay for it to be taken to a recognised repairer **you** choose within the **territorial limit**.

If **we** have to make a forced entry to the **insured vehicle** because **you** are locked out or have lost **your** keys, **you** must sign a declaration, saying that **you** will be responsible for the damage.

2 Storage

If the **insured vehicle** has to be stored after **we** have recovered it, **we** will pay for the cost of storing the **insured vehicle**. The most **we** will pay is £50.

3 Onward travel

If the **insured vehicle** cannot be repaired within four hours of being recovered by **us**, **we** will arrange and pay for **you** and up to six passengers to continue with **your** journey or to return home.

or

4 Hotel accommodation

If the **insured vehicle** cannot be repaired within four hours of being recovered by **us**, and **you** are more than fifty miles from **your** home address, **we** will pay for the cost of bed and breakfast for **you** and up to six passengers. The most **we** will pay is £100 per person, up to a total of £300 for each group.

or

5 Car hire

If the **insured vehicle** cannot be repaired within four hours of being recovered by **us**, **we** will arrange and pay for a hire car, up to 1600cc, for up to 24 hours. **You** must have a valid driving licence with **you**, and pay a deposit to the hire-car company by credit card, to cover the cost of the fuel **you** use, insurance and any extra days' hire.

We will provide this cover as long as **you** are between twenty-five and sixty-five years old. (**We** will try to arrange something for **you** if **you** are under twenty-five or over sixty-five, but **we** cannot

guarantee that **we** will be able to help.)
You might not be able to get a hire car if **you** have endorsements on **your** driving licence.

6 Medical assistance

If **you** have to go into hospital after an accident, within the **territorial limit** and within the **period of insurance** and are more than 20 miles from **your** home, **we** will pay for one night's bed and breakfast in a hotel **we** choose, for up to six passengers.

The most **we** will pay is £100 a person, up to a total of £300 for each group. **You** must pay for any extra hotel costs.

We will also arrange for an ambulance to take **you** to a hospital near **your** home. A doctor must give permission before **we** do this.

7 Replacement driver

If **you** are the only driver and can't drive because **you** are ill or injured within the **territorial limit** and within the **period of insurance**, **we** can arrange and pay for a replacement driver to take **you**, the **insured vehicle** and **your** passengers to **your** home address within the **territorial limit**.

8 Message service

We can get a message to a person **you** have chosen, if **your** journey has been delayed as a result of a **breakdown**, an accident or an act of vandalism within the **territorial limit** and within the **period of insurance**.

9 Broken glass

We can arrange for an approved supplier to come out to **you** to replace any broken glass, but **you** will have to pay for the work they do.

What is not covered

We will not provide cover for the following.

- a Any costs **we** have not agreed to.
- b Any costs **you** would normally have to pay, such as petrol and toll charges.
- c An **insured vehicle** which is not kept in a roadworthy condition, or serviced according to the manufacturer's recommendations.
- d The **insured vehicle** being used for any criminal act.
- e Anything to do with alcohol, drugs or solvent abuse.
- f An **insured vehicle** if **you** call **us** out for a problem **you** have called **us** about before, but have not, in **our** opinion, tried to get the problem fixed since the last time **you** called **us** out.
- g An **insured vehicle** **we** cannot recover because of bad weather conditions, like floods, snow or high winds, or because **your** vehicle is stuck in sand or mud. If specialist equipment is needed to recover **your** vehicle, **you** will have to pay the extra cost.
- h Any release fees **you** have to pay if **your** vehicle is stolen and recovered by the police.
- i Any loss or damage which is the result of the **breakdown**, accident or act of vandalism.

What to do if you have an accident or a breakdown

Call us on 0800 587 9826.

- a Our operator will ask you for the following.
 - Where you are.
 - Your vehicle registration number.
 - The make and colour of your vehicle.
 - A telephone number we can contact you on.
 - Details of what has happened.
- b Do not make your own arrangements.
- c You and your passengers must be with the insured vehicle when the repair or recovery vehicle arrives, unless you have made other arrangements with us.

Change of vehicle

You must tell us if you have changed your vehicle. If you have changed your vehicle, contact the broker or intermediary who deals with your motor insurance.

General Exclusions

What is not covered under any section

We will not provide cover for the following.

- a Any claim directly or indirectly caused by or resulting from any equipment (whoever owns it) failing to recognise, interpret, or deal with any date change.
- b The insured vehicle being used for racing, rallies or competitions.
- c Any costs covered by any other insurance policy.

- d Disputes between you and us or you and CCL.
- e Claims directly or indirectly caused by, contributed to or arising from:
 - ionising radiation or radioactive contamination from nuclear fuel or from any nuclear waste arising from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.
- f Claims arising from war, invasion, riot, revolution or a similar event.
- g Any claim where you do not have a valid:
 - motor insurance policy;
 - road fund licence or MOT certificate for the insured vehicle; or
 - driving licence.
- h Any claim that happens because you have deliberately, consciously, intentionally or carelessly failed to take all reasonable steps to avoid, prevent and limit that claim.

General Conditions

Conditions that apply to all sections

a Cancellation rights

You may cancel this policy within 14 days of receiving **your** policy wording. **We** will refund any money **you** have paid.

At any other time during the **period of insurance**, **we** or **you** may cancel the policy by giving 30 days notice. If **you** cancel the policy during this time, **you** will not be entitled to a refund of the money **you** have paid. If **we** cancel the policy during this time, **we** will refund any amount **you** have paid for the rest of the **period of insurance**, as long as **you** have not made a claim.

You cannot make a claim for an event which occurred after the date the policy was cancelled, but cancelling the policy will not affect **your** right to claim for an event which occurred before the date the policy was cancelled.

Every notice to cancel this policy must be given in writing by recorded delivery. If **you** give **us** notice to cancel the policy, **you** must send it to **our** address. If **we** give **you** notice, **we** will send it to **your** last known address.

Our address is:

Allianz Legal Protection
Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol
BS32 4QW
United Kingdom.

b Notices

Every notice which needs to be given under this policy must be given in writing.

If **you** give **us** notice, **you** must send it to **our** address. If **we** give **you** notice, **we** must send it to **your** last known address.

c Disputes

If there is a dispute between **you** and **us**, the matter may be referred to an arbitrator who **you** and **we** agree to. If **we** and **you** cannot agree on an arbitrator, the President of the Law Society or the Chairman of the Bar Council will choose one.

Whoever loses the arbitration must pay all the costs involved.

If the decision is not clearly made against either **you** or **us**, the arbitrator will decide how **you** and **we** will share the costs.

d Law and language of this policy

This policy is subject to the laws of England and Wales. **We** will communicate with **you** in English.

Customer Service

Our aim is to get it right, first time, every time. If **we** make a mistake, **we** will try to put it right promptly.

We will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot, **we** will let **you** know when an answer may be expected.

If **we** have not sorted out the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service.

Please contact the Customer Satisfaction Manager at **our** address.

Our address is:
Allianz Legal Protection
Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol
BS32 4QW
United Kingdom.

Phone: 0845 0700 886

If **your** complaint is about section 4, please contact the Quality Standards Manager at the following address.

Mondial Assistance (UK) Ltd
Mondial House
102 George Street
Croydon
CR9 1AJ
United Kingdom.

Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

The premium you have paid for this policy includes insurance premium tax.

Roadside Assistance

When **you** call **0800 587 9826** for help, please have **your** vehicle registration number available.

www.allianzlegalprotection.co.uk

Allianz Insurance plc. Registered in England number 84638.

Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised and regulated by the Financial Services Authority, registration number 121849 and this can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Allianz Insurance plc is a member of the Financial Ombudsman Service and Association of British Insurers.