

# Motor Legal Expenses Cover

# Insurer

**Insurer: Financial & Legal Insurance Company Limited**

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**Lexelle**  
Much more than broking

Financial & Legal Insurance Company Limited is authorised  
by the Prudential Regulation Authority and  
is regulated to operate in the UK by the Financial Conduct Authority  
(FCA Firm Registration Number: 202915)

# Why Would You Need This Insurance?

- You own a motor vehicle and would like to add legal expenses cover to your main motor insurance policy to help recover other uninsured losses that are not covered as standard.
- Following a road traffic accident other uninsured losses include:-
  - Compensation relating to personal injury (or death)
  - Motor Insurance Policy excesses
  - Essential travel / hire costs

# Product summary

- Maximum cover level up to £100,000 of legal assistance cover :-

## Standard Policy Covers:

- Personal injury following a road traffic accident where the responsible 3<sup>rd</sup> party is known
- Recovery of uninsured losses following a road traffic accident where the responsible 3<sup>rd</sup> party is known (e.g. Motor Insurance policy excess, essential travel)

## Optional Policy Covers (up to £25k of legal assistance cover):

- Free 24x7 legal advice helpline
- Motor Prosecution Defence
- Motor Contract Disputes
- Vehicle Cloning Cover
- Motor Insurance Database (MID) Disputes
- Pothole Damage Cover

# Legal Advice Helpline (optional cover)

LEGAL HELPLINE SERVICE	Some Important Exclusions
<p><b>24/7 FREE LEGAL ADVICE LINE:</b> Free Legal Advice Telephone Helpline for legal issues falling under the jurisdiction of the courts of England, Scotland, Wales and Northern Ireland.</p>	<ul style="list-style-type: none"><li>• The Legal Advice Helpline is not to be used as an alternative to making a claim under the policy and is limited to offering general legal advice only</li></ul>

# Personal Injury (standard cover)

<b>PERSONAL INJURY</b>	<b>Some Important Exclusions</b>
<p>Provides cover for legal assistance to recover compensation and defendant's costs in the event of a road traffic accident that results in a policyholder's personal injury or death.</p>	<ul style="list-style-type: none"><li>• Any illness or injury that is not due to a road traffic accident .</li><li>• Any claim for psychological injury where no physical injury has been sustained.</li><li>• Claims under the Criminal Injuries Compensation Scheme or any such equivalent.</li></ul>

# Uninsured Loss Recovery (standard cover)

<b>UNINSURED LOSS RECOVERY</b>	<b>Some Important Exclusions</b>
<p>Provides cover for legal assistance to pursue the recovery of any uninsured losses following a road traffic accident (e.g. any motor insurance policy excesses, essential alternative travel / hire charges.</p>	<ul style="list-style-type: none"><li>• Any illness or injury that is not due to a road traffic accident .</li><li>• Any claim for psychological injury where no physical injury has been sustained.</li><li>• Claims under the Criminal Injuries Compensation Scheme or any such equivalent.</li></ul>

# Motoring Prosecution Defence (optional cover)

MOTOR PROSECUTION DEFENCE	Some Important Exclusions
<p>Provides cover for legal assistance to defend the policyholder against a motoring prosecution e.g. speeding offence or driving through a red light.</p>	<ul style="list-style-type: none"><li>• All claims must be reported within 7 days of the policyholder becoming aware of a potential charge/motoring prosecution including issue or receipt of a Notice of Intended Prosecution .</li><li>• Any offence where the policyholder was driving under the influence of drugs or alcohol.</li><li>• Any offence where the policyholder was driving any vehicle other than the insured motor vehicle.</li><li>• Any offences related to theft or driving without the owner's consent.</li><li>• Any offence not being dealt with via the magistrates or high court.</li></ul>



# Motor Contract Disputes (optional cover)

<b>MOTOR CONTRACT DISPUTES</b>	<b>Some Important Exclusions</b>
<p>Provides cover for legal assistance in pursuing a dispute relating to the purchase, sale or hire of goods or services relating to the insured motor vehicle. (e.g servicing or repair of policyholder's insured motor vehicle)</p>	<ul style="list-style-type: none"><li>• Any dispute relating to a contract that occurred before the period of insurance cover unless proof of previous cover that lapsed immediately before the current cover can be provided.</li></ul>

# Vehicle Cloning Protection (optional cover)

<b>VEHICLE CLONING PROTECTION</b>	<b>Some Important Exclusions</b>
<p>Provides cover for legal assistance to defend against a prosecution or civil claim brought against the policyholder due to someone cloning their motor vehicle registration without their prior knowledge or consent. (e.g. failure to pay for fuel at petrol station)</p>	<ul style="list-style-type: none"><li>• Any civil claim relating to a road traffic accident.</li><li>• Where the motor vehicle's identity is used by someone living with you.</li></ul>

# Motor Insurance Database Dispute (optional cover)

<b>POTHOLE DAMAGE COVER</b>	<b>Some Important Exclusions</b>
<p>Provides cover for legal assistance to defend the policyholder in a dispute where their motor vehicle has been seized due to their motor insurer failing to report their cover to the Motor Insurance Database.</p>	<ul style="list-style-type: none"><li>• Any errors that were also detailed on any documents or information provided to the policyholder.</li></ul>

# Pothole Damage (optional cover)

<b>POTHOLE DAMAGE COVER</b>	<b>Some Important Exclusions</b>
<p>Provides cover for legal assistance to pursue damage caused to the policyholder's motor vehicle caused by a pothole on a public road or highway that has not been properly maintained.</p>	<ul style="list-style-type: none"><li>• Any damage that is not caused by a single, sudden event.</li><li>• Where the insured motor vehicle has not been maintained in accordance with manufacturer's recommendations.</li><li>• For any motor vehicle parts that had any pre-existing damage.</li></ul>

# Some Key General Exclusions

The policy does not cover costs for the following:

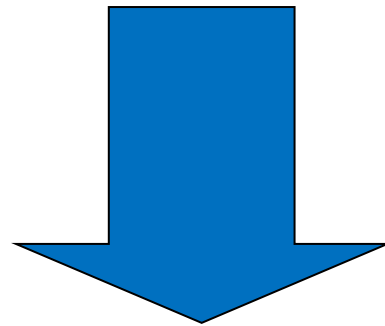
- Pursuit of any losses suffered by any other party than an Insured Person
- Any sum the policyholder is ordered to pay by way of a fine, costs, compensation or other penalty by a court in criminal proceedings
- Any prosecution which allege dishonesty or violence
- Any claims made against the policy main Insurer or Lexelle as administrators of the policy
- For insured events which happen outside of England, Wales, Scotland, NI, Channel Islands or IOM
- Any legal fees that are incurred without the consent of the claims handlers
- For pursuit of any legal claim that is not deemed by our legal representatives to have a reasonable prospect of success (51% chance or more)
- A maximum policy limit of up to £400 including vat for claims that are or would likely have been allocated to the Small Claims Track will apply (\*)

**(For further in-depth details of policy exclusions, including Small Claims Track limits (\*) please refer to the main policy wording.)**

# FAQs

<b>What is Lexelle Motor Legal Expenses Insurance?</b>	In brief, Lexelle's Motor Legal Expenses Insurance is designed to provide Motor Insurance policyholders with cover for legal costs associated with personal injury damages and recovery of uninsured losses following a road traffic accident
<b>Is there a limit to the legal costs this policy will cover the policyholder for?</b>	The maximum cover limit for legal fees and assistance is £100,000 in any one period of insurance. Some policy sections have specific limits of up to a maximum of £25,000 Please refer to the full policy wording for full details of all policy cover limits
<b>What does the Personal Injury section cover me for?</b>	This section will cover the policyholder for legal assistance in support of a claim due to them suffering personal injury or death following a road traffic accident. In the event of death the claim would apply to their estate
<b>A policyholder has a Family Legal Expenses Policy already in place, would they need the Motor Legal Expenses cover as well?</b>	Family Legal Expenses insurance will not normally cover policyholders for pursuing claims for recovery of uninsured losses or personal injury damages arising from a road traffic accident.
<b>How do policyholders make a claim on their Motor Legal Expenses Insurance Policy?</b>	To make a claim policyholders should refer to the claims procedure detailed in the section headed "Telling us about a claim" within the main policy wordings Claims Telephone Number Tel: <b>0114 249 3300</b>

# Motor Legal Expenses Some Real Example Claims Cases



\* Names have been removed to protect the identity of claimants in order to meet DPA

# Personal Injury

- The insured was involved in a road traffic accident, they were sat stationary at traffic lights when a vehicle approaching from the rear failed to stop in time.
- The insured's vehicle sustained damage and the insured suffered a whiplash injury.
- The insured made a claim on their motor insurance policy for vehicle damages but this did not help them recover policy excess costs or personal injury compensation.
- Due to the relatively minor nature of the whiplash injury the insured would have to personally deal with this via an online claims system or alternatively pay someone qualified to assist them. This would result in a loss of some of the compensation they might receive. However, as they were Lexelle Motor Legal Expenses policyholder we instruct solicitors to handle and represent the insured whilst also pursuing their uninsured losses.



# Motor Contract Dispute

- The insured purchased a used motor vehicle from a motor dealership for a sum of £25,000.
- Shortly after purchasing the vehicle it became evident that the motor vehicle had a serious fault.
- The insured attempted to return the vehicle to the motor dealer in accordance with their consumer rights but the motor dealer refused to accept return of the vehicle.
- As a result of this the insured contacted Lexelle to make a claim on their Motor Legal Expenses policy that included the optional Contract Disputes section of cover
- Lexelle instructed solicitors to pursue the insured's losses but as the case progressed the motor dealer went into liquidation.
- As part of their case review the acting solicitors discovered that the vehicle was being purchased under a Hire Purchase agreement that had been arranged by the motor dealer.
- The solicitors then pursued the finance company to recover the insured's losses based upon stipulated conditions of the Consumer Credit Act. They successfully obtained a full refund on behalf of the insured

# Uninsured Loss Recovery

- The insured was involved in a road traffic accident where his motor vehicle collided with another motor vehicle when travelling on a roundabout.
- As the insured relied on the use of the vehicle for work they hired a vehicle at their own cost whilst their vehicle was in for repairs.
- The insured made a claim on their Lexelle Motor Legal Expenses policy to recover the hire costs under the Uninsured Loss Recovery section of the policy.
- Upon review of the circumstances surrounding liability of the insured and 3<sup>rd</sup> party that was involved in the accident we advised the insured that it was unlikely that they would recover all their losses in order to set their expectations prior to pursuing the claim.
- The other driver did dispute the circumstances of the accident and held our insured responsible.
- Following negotiation with the 3<sup>rd</sup> party insurers we were able to agree a split liability 50/50 settlement and recovered 50% of their uninsured losses.