

# Motor Legal Expenses Insurance

## Insurance Product Information Document



Legal Expenses Company: AmTrust International Underwriters Dac

Personal Accident Insurance: AIG Europe S.A.

Product: Motorists Motor Uninsured Loss Recovery (EIRE) and Personal Accident Insurance

This policy is administered by MIS Underwriting limited on behalf of the insurers noted below.

MIS Underwriting Limited is regulated by the Central Bank of Ireland, company registration number 634592. Registered address: 14s Jocelyn Street, Dundalk, Co Louth, A91 XNY2.

This document provides a summary of cover only. Full details of your cover can be found in the policy booklet and schedule issued. It is important to read these documents carefully.

### What is this type of Insurance?

The Motor Legal Expenses policy is designed to cover the cost of professional fees charged by a solicitor following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and not specifically excluded.

The Personal Accident Insurance provides cover for a range of benefits for certain bodily injuries and covers resulting from an accident occurring during the time of cover. An accident is a sudden unexpected and specific event, external to the body, which occurs at an identifiable time and place whilst with policy is in force.



### What is Insured? Legal Expenses Insurance

#### Personal Injury

- ✓ Pursuing a civil claim following a road accident involving the insured vehicle and resulting in the death of or bodily injury to an insured person.

#### Uninsured Loss Recovery

- ✓ A road accident involving the insured vehicle and resulting in uninsured losses being incurred by an insured person.

### What is insured? Personal Accident Insurance

This insurance provides cover for you while driving or travelling in an insured vehicle or while riding as a fare paying passenger in any air, rail or sea conveyance licensed to carry passengers for hire.

#### ✓ Accidental death

Sum insured - €12,700 for adults and €6,350 for children

#### ✓ Loss of Limbs (two or more)

Sum Insured – €12,700 for adults and €6,350 for children

#### ✓ Loss of sight (one or both eyes)

Sum insured - €12,700 for adults and €6,350 for children

#### ✓ Loss of one limb and sight of one eye

Sum Insured - €12,700 for adults and €6,350 for children

#### ✓ Permanent total disablement

Sum insured - €12,700 for adults and €6,250 for children

#### ✓ Medical Expenses (including emergency dental expenses)

Sum insured - €1,270

#### ✓ Hospitalisation (as an inpatient) for more than 24hours for maximum of 10 weeks

Sum insured – €127 per week (€64 for children)



### What is not Insured? Legal Expenses Insurance

- ✗ Any costs, expenses or losses incurred due to any fraudulent, dishonest or criminal act by an insured person
- ✗ Any claim where your motor insurer is entitled to repudiate your motor policy or refuses settlement of your claim.
- ✗ Any claim where an insured person (not being the policyholder) is driving under a 'driving other cars' extension to their motor insurance policy.
- ✗ Claims arising out of the use of an insured vehicle by an insured person for racing, rallies, trials off-roading or competitions of any kind.
- ✗ Travelling expenses, subsistence allowance or compensation for absence from work in pursuit of an insured person's claim;
- ✗ Any claim if an insured person has never held (or has been disqualified from holding or obtaining) a driving licence at the time of the event.
- ✗ Claims made by an insured person against any authorised passenger in the insured vehicle.
- ✗ Claims where there are no prospects of success.
- ✗ Claims where we consider it is unlikely a reasonable settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred.
- ✗ Claims that arose before the commencement of this insurance.

### What is not insured? Personal Accident Insurance

The following are the key Exclusions. Refer to policy for full list.

- ✗ War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power; intentional use of military force to intercept, prevent or mitigate any known or suspected terrorist act; any terrorist act
- ✗ suicide or attempted suicide
- ✗ you having blood/urine alcohol level above the legal limit stated in the Road Traffic Act.
- ✗ you having taken a drug other than according to the manufacturer's instructions or as prescribed by a doctor
- ✗ Sickness or disease not resulting from bodily injury
- ✗ Anxiety, stress disorder, post traumatic stress disorder, psychological or psychiatric illness or condition
- ✗ Any cause of bodily injury arising other than you having an accident while driving or travelling in an insured vehicle or while riding as a fare paying passenger in any air, rail or sea conveyance licensed to carry passengers for hire.



### Are there any restrictions on cover? Legal Expenses Insurance

- ! The maximum amount payable per claim is €65,000.
- ! The maximum amount payable per period of insurance is €65,000.

Where it may cost us more to handle a claim than the amount in dispute we may at our option pay to you the amount in dispute which will then constitute the end of the claim under the policy.

### Are there any restrictions on cover? Personal Accident Insurance

The following are the key Restrictions . Refer to policy for full list

- ! If you are over 65years benefit for Benefits will not be payable under Permanent total disablement.
- ! If death occurs within 13 weeks of bodily injury Accidental death will be paid and not benefits under other items in schedule.
- ! When more than one form of disability results from bodily injury from the same accident the maximum payment will be the sum insured for Permanent total disablement.
- ! We will not pay a claim under more than one of the first 5 items on the schedule in respect of an insured person. Once payment is made under one of these items cover will stop in respect of that insured person.



### Where am I Covered? Motor Legal Expenses Insurance

- ✓ The Republic of Ireland and the United Kingdom.

### Where am I Covered? Personal Accident Insurance

- ✓ The insured persons are covered during the time of cover and within the territorial limits outlined in the policy document.



### What are my obligations? Motor Legal Expenses Insurance

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.

### What are my obligations? Personal Accident Insurance

- You must notify us of any occurrence as soon as possible.
- You must take all reasonable steps to avoid or reduce any loss
- If you make a claim, you must provide documents and other evidence that we need to deal with your claim and comply with the claims procedure as set out in the policy.



### When and how do I pay? Motor Legal Expenses

- You can pay for your insurance as agreed with your Insurance Broker in advance of the required cover start date. Payment methods depend on the options available to you from your broker.

### When and how do I pay? Personal Accident Insurance

- You can pay for your insurance as agreed with your Insurance Broker in advance of the required cover start date. Payment methods depend on the options to you from your broker. They will then pay the master policyholder (MIS Underwriting Limited) who will pay AIG Europe S.A. in the form and frequency required by AIG Europe S.A



### When does the cover start and end? Motor Legal Expenses Insurance

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.

### When does the cover start and end? Personal Accident Insurance

- The cover will start from the date you were included in the insurance arrangement and remains in force until the end of the period of insurance.

Cover will end on one of the following dates:

- If AIG Europe S.A. or the master policyholder (MIS Underwriting Limited) cancel the insurance arrangement.
- For you if the motor policy finishes, is cancelled or is no longer arranged through the master policyholder (MIS Underwriting Limited).



### How do I cancel the contract? Motor Legal Expenses

- If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 working days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing your insurance broker.

### How do I cancel the contract? Personal Accident Insurance

- AIG Europe S.A or the master policyholder (MIS Underwriting Limited) can cancel the policy. You cannot cancel the policy but you do have the right not to be included. If you wish not to be included in this cover you can contact the master policyholder.
- The master policyholder (MIS Underwriting Limited) can cancel this policy by giving 60 days in writing to AIG Europe S.A. It is our (MISU) responsibility to advise you if the policy has been cancelled.

**Your policy is administered by MIS Underwriting Limited on behalf of the following insurers: Motor Legal Expenses Insurance – AmTrust International Underwriters DAC. Registered in Ireland, authorised and regulated by the Central Bank of Ireland.**

**Personal Accident Insurance – AIG Europe S.A. authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for Conduct of Business Rules.**