

# Halifax Car Insurance

## Insurance Product Information Document

**Company:** Arranged by BISL Limited, authorised and regulated by the Financial Conduct Authority (no. 308896), registered in England **Product:** Motor Legal Protection

This document provides a summary of the key information relating to this policy. Full details can be found in the Policy Documentation.

### What is this type of insurance?

Provides cover for legal expenses incurred in pursuing uninsured losses following a non-fault claim



#### What is insured?

- ✓ Uninsured Loss Recovery:
  - Legal expenses to attempt to claim compensation for your uninsured losses including any personal injury in the event of a non-fault claim
  
- ✓ Motor Prosecution Defence:
  - Legal expenses if you are facing suspension or disqualification of your driving licence
  - Motor Legal Helpline



#### What is not insured?

- ✗ Uninsured Loss Recovery:
  - Claims where the third party cannot be traced or does not hold valid motor insurance
  - Claims not reported within 180 days of the incident
  - The estimated legal costs for the claim must not exceed the estimated value of the claim
  
- ✗ Motor Legal Helpline:
  - The Legal Helpline can only provide advice on motoring legal issues
  
- ✗ Motor Prosecution Defence
  - Cover does not include any fines and penalties
  - Motoring prosecution defence where you are alleged to be under the influence of alcohol or drugs



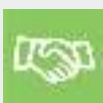
#### Are there any restrictions on cover?

- ! Up to £100,000 worth of legal expenses for pursuit of uninsured losses
- ! Claims must have a reasonable prospect of making a successful recovery from the third party
- ! Motor Prosecution Defence:
  - Up to £20,000 worth of legal cover for motor prosecution defence
  - There must be reasonable prospects of avoiding a suspension or disqualification
  - Claims must be reported within 14 days of the incident date



#### Where am I covered?

- ✓ Uninsured Loss Recovery - EU, EEA, Andorra, Isle of Man, Channel Islands and Switzerland
- ✓ Motor Prosecution Defence and Motor Legal Helpline - England, Wales, Scotland, Northern Ireland and Isle of Man only



#### What are my obligations?

You must provide us with honest, accurate and complete information, and inform us without delay of any relevant changes in your situation. In the event of an eligible claim, you must notify us as soon as reasonably possible



### **When and how do I pay?**

You can only pay the premium for your additional product using the same payment method and payment frequency you choose for your core policy. This could be as a one off payment or in monthly instalments (subject to status). Payment can be made by direct debit or by debit/credit card.



### **When does the cover start and end?**

Cover is for 12 months with a start and end date as outlined in your Policy Schedule



### **How do I cancel the contract?**

You may cancel the policy at any time by calling our Customer Services team whose details are included within your main policy documents