

Legal Expenses Insurance

Insurance Product Information Document



Company: RAC Insurance Ltd

Product: RAC Legal Care Plus

Registered in England & Wales. RAC Insurance Ltd (202737) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This document will tell you some key information about your RAC Legal Care Plus cover. For full details, please see your schedule and RAC Legal Care Plus Terms and Conditions.

What is this type of insurance?

RAC Legal Care Plus is for people who want to make sure they can get help with legal costs. These costs must be for making a claim against another person who is at fault for an accident, defending motoring prosecutions or pursuing or defending consumer contract disputes.



What is insured?

Uninsured Loss Recovery

- ✓ You're covered if you're involved in an accident or road traffic collision in the UK or Europe for which you're not at fault. We can help recover uninsured losses like your insurance policy excess or compensation for an injury
- ✓ We'll cover up to £100,000 in legal costs if you need to pursue a claim

Legal Defence

- ✓ RAC will cover up to £100,000 in legal costs to defend an alleged motoring offence if you have received a court summons

Travel Costs

- ✓ RAC will cover up to £1,000 in travel costs to Europe to attend a medical examination or court following an accident or alleged motoring offence

Motor Vehicle Consumer Disputes

- ✓ RAC will cover up to £100,000 in legal costs following a breach of an agreement relating to the sale, purchase, hire or servicing of a motor vehicle



What is not insured?

- ✗ Incidents that start before you take out your policy
- ✗ Claims that have less than a 51% chance of success
- ✗ Cover for appeals
- ✗ Any costs not approved by us first

Uninsured Loss Recovery

- ✗ An accident that was your fault

Legal Defence

- ✗ Claims which relate to alcohol, drugs or parking-related offences



Are there any restrictions on cover?

- ! Claims worth less than the legal cost of pursuing them
- ! RAC must choose the legal representative for your claim. If it becomes necessary to start legal proceedings or there is a conflict of interest you may submit a request to use your own legal representative
- ! The amount that we will pay a law firm where they are acting as the legal representative is currently £120 per hour



Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man
- ✓ For Uninsured Loss Recovery, Legal Defence and Travel Costs you are also covered in: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Republic of North Macedonia, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe



What are my obligations?

- You must pay for your policy by the due date
- Let us know straight away if you want to change your details. This includes who is covered by your policy and your address
- You must let us know as soon as you are aware you need to make a claim
- You must take reasonable care to answer any questions we ask truthfully
- If you make a claim, you must cooperate and follow requests from us. You must comply with the full terms and conditions



When and how do I pay?

- We'll need payment when you buy, or on the agreed date/s set out on your schedule
- You can pay by debit card, credit card or direct debit
- If you have chosen auto-renew, your schedule will tell you the date your renewal payment is due. If you have given the RAC permission, we will take your payment on that date through your selected payment method

If you have a policy that renews automatically and you'd like to stop this from happening, you can:

- Visit rac.co.uk/renewal
- Call us on 0330 159 0275 to let us know

If you do this, your policy won't continue. If you want to stay protected, you'll need to call us at renewal



When does the cover start and end?

- Your start date is shown on your schedule
- Your end date will be 12 months from your start date



How do I cancel the contract?

You can cancel your policy by contacting RAC Legal Services on 0330 159 0275

Or write to us: RAC Legal Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN or email legaladvisory@rac.co.uk