

## Insurance Product Information Document

Haven Insurance Company Limited (Haven Insurance) is established in Gibraltar (registration number 85914) and authorised by the Gibraltar Financial Services Commission.



### Product: Motor Legal Protection

Full Terms and Conditions of the policy can be found in the policy booklet and key facts on our website [www.haven.gi](http://www.haven.gi), these documents should be read in conjunction with your policy schedule, endorsements, and certificate.

This is a summary of what you can expect from your Private Car Insurance Policy underwritten by Haven Insurance, should you proceed to purchase the policy.

### What is this type of Insurance?

This is a commercial contract providing an insurance policy for legal costs and expenses incurred to claim back losses that are not covered by your motor insurance policy from the responsible party following an incident that is not your fault.



#### What is insured?

- ✓ Legal costs and expenses up to £50,000 for all claims for losses that are not covered by your motor insurance policy. The claim must arise from or be related to any one incident where your car is damaged and it is not your fault.



#### What is not insured?

- ✗ Legal costs and expenses incurred before we accept a claim or have provided our written authorisation.
- ✗ Any claim to be heard by the small claims court.
- ✗ Defending any claim other than appeals and counterclaims against you in relation to the same incident.
- ✗ An incident which occurs before the commencement of this policy.
- ✗ Fines, penalties or compensation awarded against you.
- ✗ A dispute with your agent or us which is not dealt with under complaints section of your policy.
- ✗ A group litigation order.
- ✗ Any claim where the cost of proceedings is likely to be disproportionate compared to the recovery amount in dispute.
- ✗ Any claim where the likelihood of a court granting an injunction is low.
- ✗ Any claims arising from or relating to a contract.
- ✗ Any claim for death or personal injury.



#### Are there any restrictions on cover?

- ! Motor legal protection only applies if the incident occurs within the territorial limits.
- ! Your claim must have reasonable prospects of success.
- ! The incident must occur during the period of insurance.
- ! You must report any claim within 90 days of the incident occurring.



## Where am I covered?

- ✓ Motor legal protection applies to incidents occurring within The United Kingdom, Channel Islands and the Isle of Man.



## What are my obligations?

### Before cover starts

- Disclose all facts accurately and in full.
- Ensure the cover offered is right for you and take note of any significant or unusual policy conditions or exclusions.

### During the policy

- Let us know if you make any changes that may affect the policy. This may include your name or your address.
- Pay your insurance premium.

### In the event of a claim

- Report any claim within 90 days of the incident occurring.
- Tell us immediately of anything that may make it more costly or difficult for the appointed advisor to claim back losses.
- Cooperate fully with us and the appointed advisor.
- Keep legal costs and expenses as low as possible and take reasonable steps to claim them back.
- You have the right to choose an appointed advisor to represent your interests where you have the right to make a claim under this policy. We only agree to pay costs once the appointed representative has been agreed by us.
- You must not negotiate, settle the claim or agree to pay any legal costs or expenses incurred without our agreement.



## When and how do I pay?

The premium can be paid in full by cash, credit or debit card as a one off payment. Your insurance broker may be able to offer you a payment plan by monthly direct debit.



## When does my policy start and end?

Your insurance policy will start on DD/MM/YYYY at 00:00 and end on DD/MM/YYYY at 00:00.



## How do I cancel the contract?

You can cancel the policy at any time by contacting your insurance broker. Cancellation may be subject to broker administration fees.

If no claims have been made on the policy and there are no open claims at the point of cancellation, you will receive a refund for the remaining days of cover.

If a claim has been made, we will retain what you have paid so far, and the remainder of the full annual premium will be due.