

Motor Legal Expenses Insurance

Insurance Product Information Document (IPID)



Company: ARAG Legal Expenses Insurance Company Ltd

Product: ARAG auto

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

This document provides a summary of the key information relating to this Legal Expenses Insurance policy, which has been included by BeMoto as an additional benefit of your underlying vehicle insurance policy. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

If you are involved in an accident which is not your fault, motor legal expenses insurance provides cover to help you recover any losses that are not covered by your motor insurance policy from the driver at fault.



WHAT IS INSURED?

UNINSURED LOSS RECOVERY AND PERSONAL INJURY

Following an accident that wasn't your fault, recovery of compensation for losses that are not covered by your motor insurance policy such as:

- ✓ Damage to the insured vehicle
- ✓ Damage to personal belongings
- ✓ Death or injury to the driver or passengers

MOTOR LEGAL ADVICE

Legal helpline offering advice relating to motor legal problems.



WHAT IS NOT INSURED?

GENERAL EXCLUSIONS

- ✗ Claims for uninsured loss recovery, personal injury where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs which exceed your policy limit of £100,000 for any one claim
- ✗ Events or disputes that started before the date your cover begins
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers – this is currently £100 per hour (this amount may vary from time to time)



ARE THERE ANY COVER RESTRICTIONS?

You are not covered for:

- ! The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest
- ! **Uninsured loss recovery and personal injury** claims where the accident was your fault



WHERE AM I COVERED?

Our policy will cover you in:

- ✓ The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and Isle of Man; ✓ Any country which is a member of the European Union; and
- ✓ Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey.



WHAT ARE MY OBLIGATIONS?

It is your responsibility to:

- Cooperate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need



WHEN AND HOW DO I PAY?

You can pay your premium annually using Visa or Mastercard (debit or credit card), or you may be offered a monthly repayment plan. Payment options should be discussed with one of our phone representatives.



WHEN DOES THE COVER START AND END?

The policy is for a period of one year starting from the date shown on your Certificate of Motor Insurance for your underlying vehicle insurance policy. The policy is renewable each year as a benefit of that underlying insurance.



HOW DO I CANCEL THE CONTRACT?

You have the right to cancel your policy at any time by calling BeMoto on 01733 907001 (calls may be recorded).

This insurance has been included by BeMoto as an additional benefit of your underlying vehicle insurance policy and cannot be cancelled without cancelling that underlying insurance policy.

If you cancel your underlying insurance policy this policy will automatically cancel at the same time.

If the policy has started, BeMoto will charge you for 'time on cover' even if you cancel the insurance within 14 days of taking it out, provided no claims have been made within that period. If you cancel your underlying insurance after 14 days of taking it out, subject to the Terms of Business between you and BeMoto, you may be entitled to a partial refund of premium.

It's important to note that charges may apply to any refund, subject to the individual Terms of Business between you and BeMoto. Please refer to BeMoto's Terms of Business: www.bemoto.uk/helpandsupport/legalinformationandpolicies

YOUR INSURER

ARAG Legal Expenses Insurance Company Limited ('ARAG') is the insurer. Its registered Address: ARAG Legal Expenses Insurance Company Limited, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW.

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

ARAG has appointed Coral Insurance Services Limited (Firm Reference No. 608559) to act on their behalf to handle your claim. All are authorised and regulated by the Financial Conduct Authority (FCA). This can be checked by visiting www.fca.org.uk/register

202508_IPID_LEI_BEMOTO_V4.4



01733 907000 (sales & service)



01480 277575 (24 hour claims)



01733 907008 (motor legal helpline)



www.bemoto.uk/contactus



helpme@bemoto.uk



BeMoto, PO Box 1338, Peterborough PE1 1LZ