

# Pro-Motor Uninsured Loss Recovery

This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. The full terms and conditions can be found in the Policy Wording, a copy of which is available upon request. If you take out a policy with us you will receive a full Policy Wording.

## What is Pro-Motor Uninsured Loss Recovery?

Pro-Motor Uninsured Loss Recovery is a legal protection insurance policy, which will cover the legal costs if you or an authorised driver or passenger in your vehicle have a legal dispute. The types of legal dispute you will be covered for and the amounts we will pay (the limit of indemnity) are described in this summary and in the policy wording.

These costs are underwritten by Allianz Legal Protection, a trading name of Allianz Insurance plc.

Pro-Motor Uninsured Loss Recovery includes access to a 24-hour legal advice service.

## How long does the cover last?

Your policy will cover you for 12 months and is renewable annually.

## What happens if I take the cover out and then change my mind?

When you take this policy out, you will have 14 days to decide if you want to continue with it for the full year. Please see the cancellation section in the policy wording.

## How do I make a claim under Pro-Motor Uninsured Loss Recovery?

For:

- Legal advice call Lawphone on 0370 241 4140.
- Uninsured Loss Recovery claims call CCL Vehicle Rentals Ltd (CCL) on 0344 412 4859. If you have a problem contacting CCL call us on 0370 243 4340 or the broker or intermediary who deals with your motor insurance.

These claims are managed by CCL, on behalf of Allianz Legal Protection.  
CCL's address is:  
CCL Vehicle Rentals Ltd  
35 Black Moor Road  
Verwood  
Dorset  
BH31 6YS  
United Kingdom.

## What if I have a complaint?

If you have a complaint please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager  
Allianz Legal Protection,  
2530 The Quadrant,  
Aztec West,  
Bristol  
BS32 4AW.

Telephone: 0345 0700 886  
Email: [legalprotection@allianz.co.uk](mailto:legalprotection@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Telephone: 0800 0234567 or 0300 1239123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit [ec.europa.eu/odr](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service. Please quote our e-mail address: [allianzretailcomplaints@allianz.co.uk](mailto:allianzretailcomplaints@allianz.co.uk)

Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in your policy documentation.

## Will I be entitled to compensation if Allianz Insurance plc cannot meet its liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our liabilities. Further details can be found in the policy wording.

## What will I be covered for?

This is only a summary of the cover provided by Pro-Motor Uninsured Loss Recovery. A full description of the cover is in the policy wording.

| Significant Features & Benefits and Significant Exclusions or Limitations  |  |                              |
|--|--|------------------------------|
| Significant Features and Benefits  | Significant Exclusions or Limitations  | Policy Section               |
| <p><b>Lawphone</b><br/>You can ring our legal advice line, Lawphone, to get advice on any personal legal matter. Lawphone is open 24 hours a day, all year round.</p>  | <ul style="list-style-type: none"> <li>• Advice will always be according to the laws of Great Britain and Northern Ireland.</li> <li>• Advice is only available over the telephone.</li> <li>• Advice only relates to personal legal matters.</li> </ul> | Lawphone                     |
| <p><b>Accident loss recovery</b><br/>We will pay up to <b>£100,000</b> of the costs incurred by CCL on your behalf to recover your losses from the person who causes an accident involving your insured vehicle that is not your fault and which results in:</p> <ul style="list-style-type: none"> <li>• damage to the insured vehicle; or</li> <li>• damage to any property which you own or are legally responsible for and which is in or on the insured vehicle.</li> </ul>   | <p>We will not try to recover your losses under this section if you are also claiming damages for your death or bodily injury arising out of the same road accident.</p>   | Section 1<br>What is covered |
| <p><b>Legal expenses</b><br/>We will pay up to <b>£100,000</b> of your legal costs to claim damages from the person who causes an accident involving your insured vehicle that was not your fault and which results in:</p> <ul style="list-style-type: none"> <li>• your death or bodily injury; or</li> <li>• damage to the insured vehicle; or</li> <li>• damage to any property which you own or are legally responsible for and which is in or on the insured vehicle.</li> </ul> <p>We will also cover the legal costs of making or defending an appeal following a decision by a court in respect of your legal action.</p> | <p>We will not cover any claims under this section where the claim can be dealt with by CCL under the Accident loss recovery section of this policy.</p> <p>You must get our written agreement before making or defending an appeal.</p>                 | Section 2<br>What is covered |

In addition the following significant exclusions or limitations apply to the sections listed below:

| <b>Significant Exclusions or Limitations</b>     |   |   |
|--|---|---|
| <b>Policy Section</b>                            | <b>Significant Exclusions or Limitations</b>  | <b>Policy Section</b>   |
| <b>Accident loss recovery and Legal expenses</b> | <p>At all times during your legal action it must be more likely than not that:</p> <ul style="list-style-type: none"> <li>• a court would decide the outcome of your action in your favour; or</li> <li>• a court would award you a more favourable settlement of your legal action than has already been offered by your opponent</li> </ul> <p>and</p> <ul style="list-style-type: none"> <li>• if you are seeking damages from your opponent, you will recover them.</li> </ul> <p>If we believe that you are not likely to achieve the above, we will end your claim.</p> <p>We will not cover any costs:</p> <ul style="list-style-type: none"> <li>• you incur before we have accepted your claim in writing; or</li> <li>• that we have not agreed to in writing.</li> </ul> <p>You must make your claim within six months of the date of the accident involving your insured vehicle.</p> <p>At all times during your legal action you must follow the advice of, and co-operate fully with your solicitor and us.</p> <p>You must not withdraw your claim from your solicitor without the written agreement of us and your solicitor.</p> <p>At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises which means that the legal representative we choose cannot act for you because of his or her professional rules.</p> | <p><b>The meaning of words – Reasonable prospects of success</b></p> <p><b>Important information about reasonable prospects of success</b></p> <p><b>General exclusion 5</b></p> <p><b>General Condition 1a</b></p> <p><b>General Condition 1d</b></p> <p><b>General Condition 1e</b></p> <p><b>General Condition 6</b></p> |