

Motor Uninsured Loss Recovery Policy Summary



Some important facts about your Motor Uninsured Loss Recovery insurance Policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The insurance cover summarised in this document is provided by Inter Partner Assistance, and administered on their behalf by Arc Legal Assistance Ltd.

Your cover is valid for the same duration as the motor insurance cover with which it is offered, and meets the needs of individuals seeking cover for legal expenses incurred in the specific areas summarised below

Your cover applies to the motor vehicle described in your motor insurance policy schedule, and to the driver and passengers in that vehicle at the time of any accident.

Significant features and benefits	Significant exclusions or limitations	Policy section
Legal costs of up to £100,000 per claim are covered.	<p>This insurance covers the legal costs incurred by our panel solicitors or their agents. The insured is not covered for any other legal representatives costs unless court proceedings are started or a conflict of interest arises.</p> <p>For a claim to be covered there must be reasonable prospects of a successful outcome.</p>	All
Legal costs to pursue compensation in respect of uninsured losses incurred and / or personal injury sustained as a result of a motor accident arising as a result of another persons negligence.	<p>For any Action that Arc reasonably believes to be false, fraudulent, exaggerated or where the Insured has made miss-representations to the Adviser.</p> <p>Applications for payment to the Motor Insurers Bureau under the Untraced Driver’s Agreement, or Uninsured Driver’s Agreement or any future agreements funded by the Motor Insurers Bureau.</p> <p>For any claim directly or indirectly arising from stress, psychological or emotional injury.</p>	1

Cancellation rights (cooling off period)

Within 14 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to your insurance advisor receiving your written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

To make a claim

The Insured should call 0870 350 5814 and quote “Peart Insurance, Performance Marque or Central Insurance”

Complaints

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

Our contact details are:

Arc Legal Assistance Ltd
 P O Box 8921
 Colchester
 CO4 5YD
 Tel 0870 350 4400
 Email enquiries@arclegal.co.uk

Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc or Inter Partner Assistance are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 020 7892 7300.