

Please note

This is only a summary of the Motor Legal Protection cover. Full terms and conditions of your cover can be found in your Policy Booklet.

It's important you read your Policy Booklet carefully.

Motor Legal Protection

Your Policy Summary

For you to keep



Details of your insurer

The insurer of your policy is Highway Insurance Company Limited, Highway House, 171 Kings Road, Brentwood, Essex, CM14 4EJ.

Details of your cover

Motor Legal Protection will cover any authorised occupant of the insured vehicle. It will provide cover for legal expenses up to **£100,000 per claim**, and seeks to recover uninsured losses resulting from an accident.

What is covered (features and benefits of the cover)*

- Uninsured loss recovery and personal injury.
- Highway Insurance or an appointed representative will negotiate to recover any approved charges or uninsured losses and costs incurred following a collision between the insured vehicle and another vehicle which:

Or

- a) Causes damage to the insured vehicle or to personal property in it.
 - b) Injures or fatally injures the insured person
- **Territorial limits are:** Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and member states of European Union.

What isn't covered (exclusions or limitations of the cover)*

- Highway Insurance must be certain that the insured person will recover damages.
- Approved charges and legal costs are limited to £100,000.
- Excludes any legal costs incurred prior to notification of the claim.
- Highway Insurance with select a representative to help the insured person up to the time legal proceedings are issued/start, and before the appointment of a solicitor for the insured person. A solicitor of the insured person's own choice may be permitted providing the solicitor agrees to act in accordance with Highway Insurance's terms and conditions.
- Excludes any incident which occurs outside of the territorial limits (above) or any legal proceedings dealt with by any court or other body outside of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

* Please see exclusions 7 and 13, General condition 4 and section 'what is covered' of your policy booklet for full details.

Your right to cancel

We hope you are happy with the cover this policy provides. However, you have the right to cancel **within 14 days of receiving the policy**, without giving any reason, by returning the policy documentation. If you do cancel in the first 14 days **we will refund any premium paid subject to no claim being made** on the policy.

You can cancel the policy at **any time outside this 14 day period** by returning your policy documentation, but no refund of premium will be given.

Claims

To make a claim simply call us on **0844 335 6108** as soon as possible following any incident.

How to make a complaint

In the first instance, please call us on **0844 335 6604** or write to The Quality Manager, Virgin Money, 1000 Lakeside North Harbour, Western Road, Portsmouth PO6 3EN.

If you remain dissatisfied with Virgin Money's response, you can write to Customer Care Department, Highway Insurance, Highway House, 171 Kings Road, Brentwood, Essex CM14 4EJ, or email **customercare@highway-insurance.co.uk**

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter. The address is: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Alternatively, please call **0300 123 9123** or email **complaint.info@financial-ombudsman.org.uk**

Making a complaint will not affect your right to take legal action. A copy of Highway Insurance's complaint handling procedure is available on request.

Financial Services Compensation Scheme (FSCS)

The administrators and the Insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they're unable to meet their obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements are available from the FSCS at **www.fscs.org.uk**