

Legal Expenses Insurance



Insurance Product Information Document

Company: RAC Insurance Ltd

Product: Dayinsure RAC Motor Legal Expenses Policy

Provided by RAC Insurance Ltd (202737). Registered in England, United Kingdom; Registered Offices: RAC House, Brockhurst Crescent, Walsall, WS5 4AW. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

This document provides a summary of the key information regarding your Dayinsure RAC Motor Legal Expenses Policy. Please refer to the full Dayinsure RAC Motor Legal Expenses Policy terms and conditions and your schedule for more information about your chosen cover.

What is this type of insurance?

This Dayinsure RAC Motor Legal Expenses Policy is intended to provide cover for the costs of making a claim against another person who is at fault for a road traffic accident, or defending motoring prosecutions. It meets the demands and needs of those who wish to ensure the risk of these legal costs is met now and in the future.



What is insured?

Uninsured Loss Recovery

- ✓ RAC will help you recover uninsured losses following a road traffic accident that was not your fault, for example, your insurance policy excess or compensation for an injury you sustain.
- ✓ RAC will cover up to £100,000 in legal costs if you need to pursue a claim

Legal Defence

- ✓ RAC will cover up to £10,000 in legal costs to defend an alleged motoring offence if you have received a court summons



What is not insured?

- ✗ A road traffic accident that was your fault
- ✗ Legal Defence claims which relate to alcohol, drugs or parking related offences.
- ✗ Claims that have less than a 51% chance of success
- ✗ Cover for appeals
- ✗ Any costs not approved by us



Are there any restrictions on cover?

! RAC must choose the legal representative for your claim. If it becomes necessary to start legal proceedings or there is a conflict of interests, you may submit a request to use your own legal representative



Where am I covered?

- ✓ You are covered in the UK.
- ✓ Cover is provided in the following countries: Republic of Ireland, Channel Islands, Isle of Man, Andorra, Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Bulgaria, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein), including transit between these countries as long as the journey starts and finishes in the UK.



What are my obligations?

- You must answer any questions asked accurately when purchasing this insurance
- You must let RAC know as soon as you are aware you need to claim
- You must always keep any losses you incur to a minimum



When and how do I pay?

- You must pay your premium all at once before policy inception by credit card, debit card or Paypal.



When does the cover start and end?

- From the date and time you select to the date and time specified on your schedule.



How do I cancel the contract?

- You are entitled to cancel your policy at any time and can do so by emailing support@dayinsure.com.
- Provided there have been no claims or incidents likely to give rise to a claim you will be entitled to a refund of unused premium. If you cancel the policy before cover has commenced you will be entitled to a full refund of premium. If you cancel the policy after cover has commenced you will be entitled to a pro rata return of premium. Cover for days or part days which have already commenced will not be refundable.