

# Home Legal Expenses Insurance

Insurance Product Information Document



**Company: RAC Insurance Ltd**

**Product: Rias Home Legal Expenses**

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

## What is this type of insurance?

Home Legal Expenses Insurance provides cover up to £100,000 for legal costs for certain types of legal action(s) as detailed in this document and your policy wording



### What is Insured?

Cover up to £100,000 in legal costs for the following areas of cover:

#### Consumer Issues

- ✓ To pursue or defend legal proceedings regarding a contract dispute over the sale, purchase, servicing, repair or hire of personal goods and services.
- ✓ To pursue or defend legal proceedings regarding a contract dispute in respect of the sale or purchase of your home.

#### Personal Injury

- ✓ To pursue legal proceedings against a third party following an accident resulting in your personal injury or death.

#### Clinical Negligence

- ✓ To pursue legal proceedings against a third party following clinical negligence resulting in your personal injury or death.

#### Employment Disputes

- ✓ To pursue legal proceedings following a breach of your employment rights or employment contract in an Employment Tribunal (or equivalent).

#### Property Issues

- ✓ To pursue legal action for nuisance, trespass or property damage relating to your home or your personal effects.

#### Motor Prosecution Defence

- ✓ To defend an alleged motoring offence if you have received a court summons or requisition for prosecution.

#### Tax Disputes

- ✓ Accountant's costs to respond to a full enquiry into your personal tax position by HMRC.

#### Telephone Legal Helpline

- ✓ Advice relating to any private legal and tax matter in the UK (non-insured benefit).



### What is not Insured?

- ✗ Claims that have less than a 51% chance of success.

- ✗ Any costs not approved by RAC in writing.

#### Consumer Issues

- ✗ Claims regarding contracts involving the construction or alteration of a building for your own use.
- ✗ Claims involving a financial services provider.

#### Personal Injury

- ✗ Claims for personal injury which are not caused by a sudden or specific incident or occur gradually over time.
- ✗ Claims for personal injury involving a vehicle owned or being driven by you.

#### Employment Disputes

- ✗ Claims relating to less favourable treatment between men and women in terms of pay and conditions of employment.

#### Motor Prosecution Defence

- ✗ Claims where the driver does not hold a valid driving licence at the time of the offence.

#### Tax Disputes

- ✗ Tax enquiries that relate to your business, trade or profession.



### 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 interest you may submit a request to use your own legal representative.

- ! The amount that we will pay a law firm where they are acting as the legal representative is currently £120 per hour.

- ! Claims that are not proportionate to pursue.



### Where am I covered?

- ✓ For Consumer Issues, Personal Injury and Clinical Negligence claims you are covered in the United Kingdom, Isle of Man and European Union.
- ✓ For all other sections you are covered in the United Kingdom and the Isle of Man.

**What are my obligations?**

- 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.
- You must co-operate and follow requests from RAC if you make a claim and comply with the full Terms and Conditions.

**When and how do I pay?**

- Annually by credit/debit card; or
- Monthly by Instalments

**When does the cover start and end?**

This policy starts from the date you have chosen to add the cover and will run concurrently with your home insurance.

**How do I cancel the contract?**

You can cancel your policy by calling 0800 183 9261 or by writing to Rias, First Floor, Everdene House, Deansleigh Road, Bournemouth, BH7 7DU.

You can also cancel your policy by e-mailing [home@rias.co.uk](mailto:home@rias.co.uk)

Cancellation within 14 days

- You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, you will receive a full refund.

Cancellation after 14 days

- You can cancel the policy any time after the 14 days. Providing no claim has been made you will only have to pay for the number of days you were covered.