



FirstAssist Insurance Services Limited
Marshall's Court, Marshall's Road
Sutton, Surrey
SM1 4DU

1. What is this Keyfacts document?

This is a summary of the policy cover for the **Motor Insurers' Bureau Legal Expenses Scheme** policy and it does not include the full terms and conditions of the contract, which can be found in the policy document.

2. Who is providing this insurance policy?

This policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance UK PLC.

3. What type of insurance policy is this?

This is a legal expenses insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording document, will pay irrecoverable legal expenses that arise from an incident in respect of which a claim is being made under the MIB Uninsured Drivers Agreement

4. What are the significant features and benefits of this policy?

Under the **Motor Insurers' Bureau Legal Expenses Scheme** we will indemnify the insured in respect of legal expenses that they incur, subject to the terms, conditions and exclusions of the policy in the pursuit of compensation for personal injury or property damage under the terms of the MIB Uninsured Drivers Agreement

Under the **Motor Insurers' Bureau Legal Expenses Scheme** the standard limit of indemnity for any one claim is £100,000.

The territorial limits that apply to the policy are Great Britain

5. What are the significant exclusions and limitations?

All insurance policies contain exclusions and limitations. Exclusions are the events that we do not intend to cover under the policy. A limitation is usually a financial limit to an event that we happy to cover but only to a certain pre-defined limit. For all of the exclusions you will need to refer to the Section C in the policy document.

Summary of Policy Exclusions

We will not pay for;

- Any case where you have other legal expenses insurance in force.
- Claims brought or transferred outside Great Britain
- Any legal expenses which arise from any event or any claim other than your bringing of a claim under the Uninsured Drivers Agreement
- Any claim where you have not reasonably tried to settle the matter by discussion and/or agreement.
- Legal expenses which we have not agreed in writing.
- Small claims. These include claims for:
 - Loss of or damage to property where the cost of repairing the damage or replacement of the property damaged does not exceed £5,000 (or the Small Claims limit set by court rules if higher)
 - Personal injury claims not exceeding £1,000 (or the Small Claims limit if higher) in value where the value of any damage to property claim made as a result of the same accident does not exceed £5,000 (or the Small Claims limit if higher).

6. What is the duration of this cover?

Your cover is only in respect of the claim you are making under the MIB Uninsured Drivers Agreement

7. What are the cancellation rights?

There are no statutory cancellation rights under this policy.

8. How do I contact you in respect of claim?

If you wish to notify us of a claim, please contact us;

... **in writing** Write to FirstAssist Insurance Services Limited, Bowling Mill, Dean Clough Office Park, Halifax HX3 5JA.
... **by phone** Telephone 08457 125357

9. How do I make a complaint about this insurance policy?

If you wish to register a complaint, please contact us;

...**in writing** Write to FirstAssist Insurance Services Limited, Customer Relations Department, , Bowling Mill, Dean Clough Office Park, Halifax HX3 5JA

...**by phone** Telephone 08457 125357

If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

10. Is Great Lakes Reinsurance (UK) PLC covered by the Financial Services Compensation Scheme (FSCS)?

Great Lakes Reinsurance (UK) PLC is covered by the FSCS. You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Important Information regarding this insurance policy

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

Information regarding the insurance company

Great Lakes Reinsurance (UK) plc is authorised and regulated by the Financial Services Authority under Reference No. 202715. You can check this information on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Information regarding the administrator of this insurance policy

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority under Reference No 310671. You can check this information on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

Registered office information

FirstAssist Insurance Services Limited (No. 04617110) Registered in England & Wales at Marshall's Court Marshall's Road Sutton Surrey SM1 4DU	Great Lakes Reinsurance (UK) PLC (No. 2189462) Registered in England & Wales at Upper Ground Floor 1 Minster Court Mincing Lane London EC3R 7YH
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Data Protection Notice – How we protect your personal data

Introduction

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us.

The Data Controller

The Data Controller is FirstAssist Insurance Services Limited.

Protection of your personal data

The security of your personal information is very important to us and we are compliant with all current data protection legislation. All personal information that you supply to us either in respect of yourself or other individuals in connection with our products and/or services will be treated in confidence by us and will be held by us for the purpose of providing and administering our products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if you choose to use the free legal expenses cover provided you will be giving your consent to such information being processed by us (which may include other companies within the FirstAssist Group) or our agents. Your personal & sensitive data may also be shared with the underwriter of this insurance policy.

It may be necessary to pass your personal and sensitive data to other companies for processing on our behalf. Some of these companies may be based outside Europe in countries which may not have the laws to protect your personal data, but in all cases we will ensure that it is kept securely and only used for the purposes for which it was provided.

Inaccurate Data

If you believe that we are holding inaccurate information about you, please contact the team responsible for administering your policy and they will be happy to correct any errors.

Telephone calls

Please note that for our mutual protection telephone calls to FirstAssist may be monitored and/or recorded.