

Allianz Motor Protection Plan Policy Summary

This summary is not the full terms and conditions of the policy. For full terms and conditions of the policy please refer to the policy document.

Provided you have paid the required premium your policy will cover you for 12 months and is renewable annually.

The Allianz Motor Protection Plan Policy is a legal expenses insurance contract, which will cover the legal costs if you need to claim uninsured losses and costs from the person responsible for an accident involving your insured vehicle.

These costs are insured by Allianz Legal Protection, part of Allianz Insurance plc. Allianz Insurance plc is authorised and regulated by the Financial Services Authority, registration number 121849.

Claims are managed on behalf of Allianz Legal Protection by Albany Assistance Ltd who are authorised and regulated by the Financial Services Authority, registration number 312423.

You can check the above details on the Financial Services Authority Register by visiting the FSA website: www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Significant features and benefits	Significant exclusions or limitations	Policy Section
<p>Uninsured Loss Recovery and Personal Injury</p> <p>We will pay up to £50,000 to cover the costs of you taking legal action against a third party who is to blame for an accident involving your insured vehicle and which results in:</p> <p>(a) Loss of, or damage to the insured vehicle</p> <p>(b) Damage to any personal property owned by you, or for which you are personally responsible whilst in or on the insured vehicle</p> <p>(c) Death or personal injury to you whilst in, on or mounting or dismounting from the insured vehicle</p>	<ul style="list-style-type: none"> ● Legal costs are limited to £50,000 and this includes opponents costs ● You must be in or on the insured vehicle at the time of the collision ● Any claim reported more than 6 months after the insured event ● Any costs incurred before we have accepted your claim and costs incurred without our written agreement ● At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises ● You must have a reasonable chance of succeeding in your claim at all times. ● The policy cover applies to accidents that happen in the Territorial Limits of the UK and most EU countries. The list of EU countries in which cover applies is shown in the policy wording ● If your claim is made in the Small Claims Track of the County Court of England and Wales or is a small claim in the Sheriff Courts in Scotland, we will only pay the costs incurred by Albany Assistance Ltd (who manage claims under this policy) and not any other legal representative. 	<p>Definitions: Costs</p> <p>Definitions: Insured Event</p> <p>What is not covered: 3</p> <p>What is not covered: 10 and 19</p> <p>Condition 5: Choosing the legal representative</p> <p>What is covered</p> <p>Definitions: Territorial limits</p> <p>What is not covered 17 and 18</p>

Cancellation Right

We hope you are happy with the cover that Allianz Motor Protection Plan Policy provides. However, when you take this policy out you will have 14 days to decide if you want to continue with it for the full year. Please see the cancellation section in the policy wording.

Making a claim

If you have a claim, please ring to tell Albany Assistance Ltd about it as soon as possible and this must be within six months of your accident. Telephone 0800 111 4089 to report your claim. You will need to provide your policy number, your vehicle registration number, date of accident and any supporting details/information required to pursue the claim.

How to make a complaint

If you have a complaint regarding anything other than the sale of the Allianz Motor Protection Plan Policy, please contact the Customer Satisfaction Manager at:

Allianz Legal Protection
Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol
BS32 4QW
United Kingdom.

Or phone : 0870 243 4340

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure may be found in your policy documentation.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

The Financial Service Compensation Scheme (FCSC) covers Allianz Insurance plc. You may be entitled to compensation from the scheme if Allianz Insurance plc cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FCSC at: The FCSC, 7th Floor, Lloyds Chambers, Portoken Street, London. E1 8BN. Telephone: 020 7892 7300. E-mail: enquiries@fscs.org.uk