

Drivers Legal Protection Plan

Insurance Product Information Document

Company: White Horse Insurance Ireland dac

Insurance Undertaking authorised by the Central Bank of Ireland

Authorisation number C33607

Registered Office: Rineanna House, Shannon Free Zone, Shannon, Co. Clare, Ireland.

Product:

AA Drivers Legal Protection Plan

This document contains some important facts about the AA Insurance Ireland Drivers Legal Protection Plan group policy. It is only a summary to help you understand the cover provided. It is not personalised to the specific needs of covered persons. The full terms and conditions of the policy are contained in the group policy wording. Please take time to read the policy document to make sure you understand the cover it provides. A copy can be found here <https://www.theaa.ie/aa/about-us/legalpolicy.aspx>

What is this type of insurance?

Drivers Legal Protection provides insurance to cover up to €50,000 for advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule.



What is insured?

We will cover a legal advisers' costs to help you pursue or defend a claim in the following situations:

Personal Injury and Uninsured Loss Recovery



To pursue an action for damages within the territorial limits arising from a road traffic accident occurring during the insured period whilst you are in the vehicle against those whose negligence has caused your injury or death or caused you to suffer loss of your insurance policy excess or other out of pocket expenses.



Motor Prosecution

To provide representation following a motoring prosecution, arising from the insureds use of the vehicle.



Motor Contract

To pursue or defend an action relating to a dispute over a contract for the sale or purchase of goods or services relating to the vehicle including the vehicle itself.



What is not insured?

The policy does not provide cover for:



Pre-inception incidents

We won't cover events that started before the policy began.



Prospects of success

We won't cover any legal action if there are not prospects of success. This is where the likelihood of winning is less than 51%.



Approved Costs

We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.



Are there any restrictions on cover?

! Your own advisers' costs

Once court proceedings are issued, or in the event that a conflict of interest arises, you are welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.



! Withdrawn claims

If you withdraw from the legal action without our consent, you are responsible for any advisers' costs.



! Claims

There is no cover for adviser's costs attaching to claims handled by the Personal Injury Assessment Board (PIAB) other than the PIAB Application Fee and Medical Report Fee.



Where am I covered (Geographical Limits)?

The Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands including transit by sea, air or land within and between these places, providing cover has been arranged and agreed under the motor vehicle insurance policy issued by the AA Insurance Ireland as part of their combined offering and any required permits have been issued.



What are my obligations?

- Contact the Advisor as soon as reasonably possible.
- Fully complete and sign a claim form.
- If required, give the Advisor the necessary authorisations to obtain medical information about you and other correspondence relating to the subject of the claim.
- Allow White Horse Insurance Ireland dac, the Advisor or our representatives to examine you for the purposes of assessing the benefit amount due.
- Failure to meet your obligations could result in a claim being rejected or a reduction in the amount we pay.



When and how do I pay?

- AA Insurance Ireland include the cost of this insurance as part of their combined product offering. They will advise details of when payment is due and the payment options available to you.



When does the cover start and end?

- The policy held by the AA Insurance Ireland begins on the start date and finishes on the end date specified on the policy schedule issued by us.
- Cover for insured persons will begin on the start date of the motor insurance policy issued by the AA Insurance Ireland and will end 12 months later, unless cover is renewed or cancelled.
- Cover will automatically extend for further 45 consecutive days at the end of the 12-month period of cover in the event of a service disruption at AA Insurance Ireland that prevents them from issuing a renewal certificate to the holder of the motor insurance.



How do I cancel the contract?

- You have no right to cancel the policy. If you do not wish to be included in this insurance, you should contact AA Insurance Ireland.
- The group policy may be cancelled by us or AA Insurance Ireland by giving 30 days written notice to the other. AA Insurance Ireland will notify you if this happens.