

## Policy Summary - Section K - Legal assistance service option

This policy summary does not contain full details and conditions of your insurance; these are located in your policy wording.

This summary gives details of the cover provided under Section K which you may have selected. These sections provide optional cover under your policy – *Please refer to your policy schedule to confirm you have selected this option and to the your cover section of your policy wording for full details of the cover provided.*

This insurance is underwritten by AXA Insurance UK plc.

### Type of Insurance and Cover

Details can be found in your policy wording under Section K - Legal assistance service option. Your Certificate of Motor Insurance will show you who is allowed to drive your car.

### Conditions

- ◆ The information you provide forms the basis of this insurance and must be correct and complete.
- ◆ You must do all you can to protect your car and keep it in a roadworthy condition.
- ◆ When leaving your car, personal belongings must be locked in the glove box or boot.

*Failure to comply with these conditions may jeopardise your claim or cover*

### Features and Benefits

Provides for the legal cost of recovering uninsured losses which occur on the policy to which this optional section applies. For example if you are insured on a comprehensive policy, the cost of recovering your policy excess from the other driver if another car hits you and you were not at fault.

### Significant or Unusual Exclusions or Limitations

- ◆ Up to £100,000 of legal expenses cover

### Duration

This is an optional cover relating to a motor insurance that is annually renewable.

### Cancellation period

We will provide a 14 day cooling off period, during which time you can cancel your policy (or this optional section of your policy) back to its original start date, subject only to an administration fee, and it will be as if your policy never existed. We reserve the right to cancel your policy (including this section of your policy) subject to a notice period of at least 7 days. A full explanation can be found in the cancellation section of the policy wording.

To make a claim, contact the Swift Claims Team on:

- ◆ Mon - Fri 8am - 6pm (excludes Bank Holidays); Sat 9am - 12 noon
- ◆ Phone 0871 984 3333\* (whilst in the UK)
- ◆ 00 44 1892 500 169 (whilst in Europe)
- ◆ Online Log on to My Swift Space and 'Make a Claim' (new and existing claims)
- ◆ Email [claims@swiftcover.com](mailto:claims@swiftcover.com) (enquiries about existing claims only)

*\*Call costs may vary depending on your service provider.*

## **Making Yourself Heard**

We have set out the following procedure to try and deal with your complaint as quickly and efficiently as possible.

### **If your complaint relates to your policy:**

You should contact the Swift Help Team by email to [help@swiftcover.com](mailto:help@swiftcover.com)

### **If your complaint relates to a claim on your policy:**

You should contact the Swift Claim Team by email to [claims@swiftcover.com](mailto:claims@swiftcover.com)

If your complaint is one of the few that has not been resolved, contact the Underwriting Director. If having raised your complaint with the Underwriting Director it remains unresolved, you may approach the Financial Ombudsman Service. The Ombudsman can be contacted at: Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel: 0845 080 1800. Fax: 020 7964 1001

Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

## **Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).