



## Motor Legal Expenses

This insurance policy has been arranged on **your** behalf by Motorplus Limited t/a Coplus and is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. This cover is provided to **you** in return for payment of the premium.

MP5E-1000

**Policy Wording**

**Important information**

Based upon the information you have provided; this product will satisfy the needs of someone who requires cover for motor legal expenses up to £100,000 for any one claim that occurs during the period of insurance.

This policy has been offered based on information provided by **you**. If any of this information is incorrect, or changes during the term of **your** policy, please let **your** insurance broker know at **your** earliest convenience to ensure that **your** cover remains fully effective and in force.

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions **we** or the administrator may ask as part of **your** application for cover under the policy;
- b) to make sure that all information supplied as part of **your** application for cover is true and correct;
- c) tell **us** of any changes to the answers **you** have given as soon as possible.

**You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

This policy must be read together with **your** policy document pack and any endorsements or certificates. These items together form **your** contract of insurance.

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**Legal Advice Helpline**

**Your** call will be answered 24 hours a day to provide **you** with confidential telephone advice about any personal legal problem in the UK, Isle of Man or Channel Islands. Please note that **we** may need to arrange a call back if **you** need specialist legal advice.

To contact the helpline, call: **0333 241 3381** quoting the reference 'Motor Legal Expenses'.

### How to make a claim

Any person who is covered by this policy may make a claim. In the event of a claim, please contact **us** as soon as is reasonably possible after the date of the **insured event**, giving **us** as much information as **you** can about what has happened before **you** incur any costs.

Telephone: **0333 241 9566**

Email: [claims@coplus.co.uk](mailto:claims@coplus.co.uk)

Or **you** can write to **us** at:

Coplus  
Floor 2  
Norfolk Tower  
48-52 Surrey Street  
Norwich  
NR1 3PA

**Our** claims line is open 24 hours a day, 365 days a year to assist **you**.

In order for **us** to help **you** more efficiently, please quote 'Motor Legal Expenses' in all communications.

If an accident occurs:

- Write down the details of each **vehicle** and driver;
- Take the names and addresses of any witnesses;
- Take photographs of the incident if it is safe to do so; and
- Make a note of any CCTV coverage in the area.

### Please remember:

- In the event of **damage** caused by malicious persons, **you** must give notice to the police as soon as possible and obtain a crime reference number; and
- In the event of a claim for personal bodily injury, **we** have the right to have a medical examination carried out of any injured person at our expense.

### Important

Please do not appoint **your** own representative before **we** have accepted **your** claim. If **you** do so, **we** will not be liable for any costs incurred even if **we** subsequently accept **your** claim.

### How to make a complaint

**We** hope that **you** are completely happy with this policy and the service that **you** receive, however if **you** do have any reason to make a complaint, please contact **us**.

If **your** complaint relates to the sale of this policy, please contact **your** insurance broker.

If **your** complaint relates to a claim, please contact **us** at:

Quality Assurance Manager  
Coplus  
Floor 2  
Norfolk Tower  
48-52 Surrey Street  
Norwich  
NR1 3PA

It will assist **us** in handling **your** complaint quickly if **you** can please have **your** claim reference available when **you** call **us**.

If for any reason it is not possible for **us** to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This applies if **you** are an individual, or in a business capacity if **your** annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and **you** have fewer than 10 members of staff. **You** can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: **0800 023 4 567**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Our regulator and insurer

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Motorplus Limited t/a Coplus and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from [https://register.fca.org.uk/ShPo\\_FirmDetailsPage?id=001b000003ejWCjAAM](https://register.fca.org.uk/ShPo_FirmDetailsPage?id=001b000003ejWCjAAM)

### Privacy Statement

For full details how **we** protect **your** privacy and process **your** data please read the Privacy Statement that can be viewed online by visiting <http://www.coplus.co.uk/data-privacy-notice>

### Telephone calls

Please note that for **our** mutual protection telephone calls may be monitored or recorded.

### Fraud prevention, detection and claims history

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the police;
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

**We** and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- check **your** identity to prevent money laundering, unless **you** provide **us** with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

**We** can supply on request further details of the databases **we** access or contribute to.

**You** can request a copy of certain personal records that **we** hold about **you** by writing to **us** at:

Quality Assurance Manager  
Coplus  
Floor 2  
Norfolk Tower  
48-52 Surrey Street  
Norwich  
NR1 3PA

This information will be supplied within 30 calendar days upon request.

### Choice of law and jurisdiction

Unless otherwise agreed in writing, the law of England and Wales will apply to the contract or if at the date of contract **you** are a resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which

case the law for that country will apply.

Unless otherwise agreed in writing, the courts of England and Wales, or the country in which **your** main residence is situated will have jurisdiction for hearing and determining any litigation arising out of or in connection with any dispute regarding the interpretation of this policy.

**Contracts (Rights of Third Parties) Act 1999**

The terms of this policy are only enforceable by **you**. A person who is not a named under the policy has no rights under the Contract (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party, which exists or is available apart from that Act.

**Your Agreement with Others**

This contract of insurance is personal to **you** the policyholder and **us**. **We** will not be bound by any agreement between **you** and **your appointed representative**, or **you** and any other person or organisation.

You may not assign any of the rights under this policy without our express prior written consent.

**Financial Services Compensation Scheme**

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme in the event that Great Lakes Insurance SE cannot meet its obligations. This depends on the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can obtain further information about compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning **0800 678 110**.

**Renewal procedure**

The term of your Motor Legal Expenses policy is one year, however, if you purchased cover after the original inception date cover will apply from the date of purchase until the renewal date of your main insurance policy.

At renewal your insurance broker will in good time supply you with a renewal invitation which will include all additional cover purchased. If they do not hear from you prior to the renewal date your policy along with all additional cover will be automatically renewed for a further 12 months. Where you were paying by monthly instalments, payments will continue to be collected from your account. If you pay for your insurance in full by credit or debit card, in most cases they will attempt to take payment using the securely held card details they have on file.

You will need to contact your insurance broker before your cover runs out if you wish to use an alternative payment method or you do not want to renew your policy for a further 12 months.

If for some reason they are unable to automatically renew your policy, they will contact you by e-mail in good time before your renewal date to let you know what needs to be done in order to continue cover.

**Use of language**

Unless otherwise agreed, for the purposes of this insurance contract the language used will be English.

**Other formats**

If **you** require this document in any other format please do not hesitate to contact **us**.

**General definitions**

The words and phrases listed below will have the same meanings wherever they appear in this policy.

These words and phrases can be identified in **bold** throughout the policy.

**Appointed representative(s):** The solicitor, solicitors' firm, barrister or other suitably qualified person appointed or approved by **us** to act on **your** behalf. Please refer to panel and **non-panel solicitor** definitions below.

**Civil proceedings:** Civil court, civil tribunal or civil arbitration proceedings, which are subject to the jurisdiction of the courts of the United Kingdom, the Isle of Man and the Channel Islands.

**Damage:** Loss, destruction of or damage to the **vehicle**, including a total loss where the **vehicle** is written off.

**Damages:** Any sum that a court says **your opponent** must pay or money **your opponent** agrees to pay to settle the claim.

<b>Disbursements:</b>	Any costs incurred by an <b>appointed representative</b> on <b>your</b> behalf in respect of services supplied by a third party. Disbursements may include, for example, barristers' fees (provided that the barrister is not acting under a conditional fee agreement or equivalent arrangement) or expert report fees.
<b>Insured event:</b>	An incident which gives rise to a claim under this policy which occurs within the <b>period of insurance</b> and within the <b>territorial limits</b> which: <ul style="list-style-type: none"> <li>i) causes <b>damage</b> to <b>your vehicle</b>;</li> <li>ii) causes <b>damage</b> to any personal belongings within or on the <b>vehicle</b>;</li> <li>iii) causes <b>your</b> death of or bodily injury whilst <b>you</b> are travelling in or on the <b>vehicle</b>, or getting into or out of or on or off the <b>vehicle</b>; or</li> <li>iv) any other <b>uninsured losses</b> (including but not limited to alternative transportation costs, should <b>your vehicle</b> be unusable following an accident and loss of earnings as a result of an accident requiring you to take time off work).</li> </ul>
<b>Insurer:</b>	UK General Insurance Limited on behalf of Great Lakes Insurance SE.
<b>Legal costs:</b>	Professional legal fees that <b>you</b> are bound to pay, including reasonable fees or expenses incurred by the <b>appointed representative</b> whilst acting for <b>you</b> in the pursuit of <b>civil proceedings</b> . This also includes <b>disbursements</b> ; however these <b>disbursements</b> must be in respect of services provided by a third party, received by <b>you</b> , distinct from the services supplied by the <b>appointed representative</b> . Legal costs will not be paid on an interim basis throughout a claim.
<b>Motor Insurance Policy:</b>	The policy of motor insurance for <b>your vehicle</b> which has been issued in accordance with the requirements of the Road Traffic Act 1988.
<b>Non-Panel Solicitor:</b>	If <b>you</b> decide to appoint a representative of <b>your</b> own choosing, they will be referred to within this policy as a 'non-panel' solicitor. Please refer to Condition 2 – <b>Appointed Representative</b> .
<b>Opponent:</b>	The third party responsible for the accident or collision which has given rise to an <b>insured event</b> under this policy and against whom <b>you</b> wish to bring a claim.
<b>Panel Solicitor:</b>	A solicitor recommended by <b>us</b> to <b>you</b> in the event of a claim, to act on <b>your</b> behalf and provide assistance.
<b>Part 36 Offer:</b>	Any offer made to settle a claim, where blame is accepted or not, made by either party throughout the claim. To be accepted, the offer must: <ul style="list-style-type: none"> <li>• be in writing;</li> <li>• call itself a Part 36 Offer;</li> <li>• be open for at least 21 days, when the offer or will pay the opponent's costs, if accepted;</li> <li>• specify if the offer covers the whole claim, part of it, or an issue that arises in it and, if so, which;</li> <li>• advise whether any counterclaim is factored in.</li> </ul>
<b>Period of Insurance:</b>	The duration of cover runs from the start date of <b>your vehicle</b> insurance policy for a period of one year unless stated otherwise. Please refer to <b>your</b> policy document pack for confirmation.
<b>Reasonable prospects:</b>	A greater than 50% chance that you will be successful in <b>your</b> pursuit or defence of legal proceedings and make a successful recovery.
<b>Territorial limits:</b>	The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

<b>Terrorism:</b>	Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
<b>Uninsured Losses:</b>	Any loss directly arising from an insured event that is not covered by any other insurance policy.
<b>Vehicle:</b>	The vehicle(s) specified in the <b>motor insurance policy</b> which was being driven or ridden by a person entitled to drive or ride it, together with any caravan or trailer attached to the vehicle at the time of any event which gives rise to a claim.
<b>We/Us/Our:</b>	Motorplus t/a Coplus
<b>You/Your:</b>	The named holder of this policy, who lives in the United Kingdom, the Channel Islands or the Isle of Man, together with any other person who is entitled to drive or ride the <b>vehicle</b> under the <b>motor insurance policy</b> who is also resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man (but not including any other person who is a passenger or pillion passenger in or on the <b>vehicle</b> ).

### Cover

Upon payment of the premium, the **insurer** will provide **you** with legal expenses protection for adverse costs and **legal costs** up to a limit of £100,000 for any one **insured event**, provided that the legal action or criminal prosecution:

- i) relates to an **insured event** which occurs within the **territorial limits**;
- ii) occurred during the **period of insurance**;
- iii) has been notified to **us** as soon as reasonably possible after the date of the **insured event**;  
and
- iv) can be dealt with by a court of competent jurisdiction within the **territorial limits**.

The **insurer** will indemnify **you** in respect of the **legal costs** incurred in bringing an action against a third party in consequence of an **insured event**.

### Cover Conditions

**We** will provide this cover provided that:

- i) Any claim is reported to **us** within a reasonable period of time after the **insured event**;
- ii) **Your** claim has **reasonable prospects** of success;
- iii) The claim can be pursued in a proportionate manner, unless otherwise agreed by **us**.  
Please refer to Policy Condition 9 - Proportionality;
- iv) The accident occurred within the **territorial limits** and within the **period of insurance**;
- v) The accident was the fault of the **opponent**;
- vi) **You** do not deliberately mislead us or the **appointed representative** or exaggerate the claim or bring any false or contrived claims;
- vii) **We** have given written approval to pursuing a claim prior to **you** commencing any legal proceedings or making an appeal;
- viii) **You** follow **our** or the **appointed representative's** advice and provide any information they ask for;
- ix) **Your appointed representative** follows the requirements set out in the **appointed representative** conditions.

### General Conditions

#### 1. Claims

- a) **You** will give notice to **us** as soon as practicable following on **insured event**;
- b) **You** will take all steps necessary to assist in the recovery of **legal costs** from a third party where appropriate and where **you** are able to do so;
- c) All **legal costs** may be subject to an independent assessment to ensure that they have been incurred reasonably;

- d) All **legal costs** and any other costs may only be incurred with **our** prior consent;
- e) **Legal costs** will not be paid on an interim basis throughout a claim;
- f) **You** will not enter or offer to enter into any negotiation to settle the claim without **our** prior written approval to do so;
- g) **You** will not unreasonably withhold consent for **your appointed representative** to make an offer to settle the legal action. This includes agreeing to settle by way of a **Part 36 offer**;
- h) If an offer of settlement (which may include a **Part 36 offer**) is made that **we** or the appointed representative would deem fair and you do not accept it, the insurer will not be liable for any further costs incurred;
- i) **You** will not withdraw from any legal action without **our** permission to do so;
- j) **You** must attend court or any expert examination where asked to do so;
- k) In some circumstances, where **we** decide it is appropriate, the **insurer** may elect to pay **you** the sum of **damages** that **you** are seeking and then end or not begin **civil proceedings**, and the **insurer** will not be liable for any further costs incurred;
- l) **We** reserve the right to:
  - i) take over any claim or **civil proceedings** at any time and conduct them in **your** name;
  - ii) negotiate or settle any claim or **civil proceedings** on **your** behalf;
  - iii) contact **you** directly at any point concerning **your** claim.
- m) **You** must respond to us promptly in all matters relating to a claim, within 14 days unless we are satisfied that there is a reason why this is not possible.

## 2. Appointed representative

- a) i) Before legal proceedings are issued, an **appointed representative** from **our** panel will be appointed to act for **you** to pursue, defend or settle any claim **we** have accepted in accordance with the terms and conditions of this policy;
- ii) Should legal proceedings need to be issued or have been issued against **you**, or where there is a conflict of interest, **you** can choose a **non-panel solicitor** of **your** choosing. **You** must inform **us** in writing of the full name and address of the representative **you** want to act for **you**;
- iii) If there is any dispute over **your** choice of **non-panel solicitor** **you** will be asked to nominate an alternative. If, after having done so, **we** are still not able to agree, **you** may escalate the matter in accordance with General Condition 5 – Arbitration of this policy.

Until the complaint has been resolved, or until such time as an arbitrator has reached a decision, **we** shall be entitled to appoint an **appointed representative** from **our** panel in order to protect **your** interests in any legal proceedings.

- b) If **you** do select to appoint **your** own **non-panel solicitor**, this insurance will not cover expenses over and above the costs that **our** panel would charge in equivalent circumstances. For **your** information, this means that **we** would take into account the seriousness of the claim and the location and class of **non-panel solicitor** that **you** choose. The hourly rate is currently set at £125 + VAT. **We** reserve the right to assess each case on its merits, and may agree to pay additional fees if **we** feel the situation warrants it. This will remain entirely at **our** discretion;
- c) The **appointed representative** or **non-panel solicitor** will have direct contact with **us** and must fully cooperate with **us** at all times, and **you** must cooperate with **your** representative, providing all necessary information and assistance to them as required;
- d) Any **non-panel solicitor** that **you** appoint must sign **our** standard terms of appointment and adhere to all of its terms. **You** agree to **us** having access to the **appointed representative's** or **non-panel solicitor's** (as the case may be) file relating to **your** claim. **You** will be considered to have provided express consent to **us** or **our** appointed agent to access the file for auditing, quality and cost control purposes.

## 3. Cancellation

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it



to **your** insurance broker within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later, this is called the 'cooling off period'. On the condition that no claims have been made or are pending, the **insurer** will then refund **your** premium in full.

**You** may cancel this insurance cover after 14 days by informing **your** insurance broker, however no refund of premium will be payable. Please note, this cover will automatically terminate in the event that **your** motor insurance policy is cancelled.

The **insurer** will not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons for **us** to cancel this insurance policy include but are not limited to:

- a) Where the **insurer** reasonably suspects fraud;
- b) Non-payment of the premium;
- c) Threatening or abusive behaviour;
- d) Non-compliance with policy terms and conditions;
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** or **your** insurance broker ask.

If the **insurer** cancels the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time the insurer has provided cover.

Where the **insurer's** investigations provide evidence of fraud or misrepresentation, the **insurer** may cancel the policy immediately and back date the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and the **insurer** will be entitled to keep the premium.

If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with the **insurer**, as well as other insurers, in the future.

#### 4. Counsel's Opinion

Where reasonable and necessary, **we** may require that Counsel's Opinion is obtained from a barrister. If this is the case, the barrister will be agreed by both **you** and **us**, to advise of the merits of a proposed claim or **civil proceedings**. The cost of this advice will be payable by **you** unless the outcome recommends that there are reasonable grounds to pursue **your** claim or **civil proceedings**, in which case **we** will pay Counsel's fees.

#### 5. Arbitration Clause

If there is a dispute between **you** and **us**, or **you** and the **insurer**, which arises from this insurance, **you** can make a complaint to **us** in accordance with the complaints process which can be found on page 2. If **we**, or the **insurer**, are not able to resolve the matter satisfactorily and the matter can be dealt with by the Financial Ombudsman Service, **you** can ask them to arbitrate in the matter.

If the matter cannot be dealt with by the Financial Ombudsman Service, it can be referred to arbitration by a single arbitrator who will be agreed by both **you** and **us**. The arbitration shall be in accordance with the Arbitration Act 1996 and will be binding on both parties. The costs of the arbitration shall be at the discretion of the arbitrator.

If **we** are not able to agree on the appointment of an arbitrator, **we** shall ask the President of the Chartered Institute of Arbitrators to decide. Their decision will be final and binding on both parties.

#### 6. Fraudulent Claims

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- fails to reveal or hides a fact likely to influence the cover **we** provide;
- makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or **damage you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated then **we** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

#### 7. Statutory Regulations

In all matters relating to the performance of this insurance contract, it is the responsibility of both **you** and **us** that **we** both respectively comply with all Acts of Parliament and with all orders, regulations and bylaws made with statutory authority by Government Departments or by local or other authorities. The cost of meeting the requirements of this clause will be payable by **you** and **us** in **our** own rights respectively.

#### 8. Severability Clause

If any term of this contract of insurance is to any extent invalid, illegal or incapable of being enforced, such term will be excluded to the extent of such invalidity, illegality or unenforceability; all other terms will remain in full force and effect.

#### 9. Proportionality

Where an award of **damages** is the only legal remedy to a dispute and the cost of pursuing **civil proceedings** is likely to exceed the value of any such award of **damages**, the most the **insurer** will pay in respect of **legal costs** is the value of the likely award of **damages**.

#### 10. Acts of Parliament

All references to Acts of Parliament in this policy shall include the equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands and shall include any subsequent amendments, re-enactments or regulations.

#### General Exclusions

The following exclusions apply to all sections of this insurance contract:

1. Any claim:
  - i) where the date of the **insured event** is before the date of inception of this policy;
  - ii) brought against **you**;
  - iii) that is not notified to **us** as soon as is reasonably possible after the date of **insured event** when the claim may be prejudiced by late notification;
  - iv) if at the time **you** make a claim under this policy there is any other insurance covering the same liability, **we** will not be liable to pay or contribute more than **our** proportion of any claim and the **legal costs** in connection with this;
  - v) relating to any loss or **damage** suffered by **your** passenger(s) or the death of or injury to **your** passengers;
  - vi) where the **opponent** cannot be traced or identified;
  - vii) in excess of the limit of indemnity of £100,000 for any one claim;
  - viii) costs incurred after we have advised you that your claim is best settled by means other than legal proceedings;
2. The balance of **legal costs** in excess of what has previously been agreed;
3. **Legal costs** incurred whilst **you** are bankrupt, in administration or in receivership, or if **you** have entered into a voluntary agreement with creditors;
4. Any claim that arises as a result of a deliberate action by **you** or anybody associated with **you**;
5. Any claim relating to violence or dishonesty on **your** part;
6. Any **legal costs** relating to any event giving rise to a claim and/or leading to civil proceedings which are not identified in the cover section of this policy, including but not limited to:
  - i) costs paid directly to the **appointed representative** prior to **our** approval;
  - ii) anything relating to a road traffic accident not covered by **your** primary **motor insurance policy**, or from **your** use or alleged use of alcohol and/or drugs;
  - iii) matters where **you** intend to represent yourself during a claim;
  - iv) any **legal costs** incurred in any appeal proceedings, unless the **insurer** agreed to cover the

- original claim, **we** deem that the matter has **reasonable prospects** and **we** are notified of the decision to appeal at least 7 days before the deadline to appeal;
- v) any enforcement proceedings or procedure arising from a successful outcome where settlement is not then made, unless relating to claims concluded successfully under this policy;
7. Any direct or indirect consequence of:
    - Irradiation, or contamination by nuclear material; or
    - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
    - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
  8. Loss or **damage** caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, **terrorism**, rebellion, revolution, military force or coup, or confiscation, nationalisation, requisition, destruction of or **damage** to property by or under the order of any government, local or public authority;
  9. Compensation awarded to a person or group bringing a claim against **you**;
  10. Any claims made in respect of **your** use or alleged use of a mobile telephone whilst driving, unless the telephone is used via hands-free mode;
  11. Claims arising from or associated with **your vehicle** for racing, rallies, pacemaking or trials;
  12. Judicial review;
  13. Proceedings before, or reference to the European Court of Justice or the European Court of Human Rights;
  14. If **we** or the **appointed representative** do not believe there are **reasonable prospects** in pursuing **your** claim, the **insurer** will not pay for any costs arising from a subsequent or additional claim to determine **reasonable prospects**;
  15. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.