Policy Summary
Some important facts about the Motor Legal Expenses Insurance Policy are summarised below. This summary does not describe all of the terms and conditions of the policy, so you will need to take time to read the insurance policy wording to make sure that you understand the cover that it provides. All references below to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection upon request.

Name Of Insurer
This insurance is administered by Legal Insurance Management Limited & arranged by Kindertons Holdings Limited & underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE. Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk firms/systems-reporting/register by or calling them on 0800 111 6768.

Legal Insurance Management Limited is authorised and regulated by the Financial Conduct Authority under registration number 552983. This can be checked on the Financial Services Register at www.fca.org.uk firms/systems-reporting/register by or calling them on 0800 111 6768.

Name Of Coverholder
The policy is administered on behalf of the insurers by Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands, DY5 1XF.

Type Of Insurance
The policy is designed to cover the cost of professional fees charged by a solicitor following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded within the policy Schedule issued.

Significant Features And Benefits
The policy includes the following features (unless specifically excluded by the policy Schedule issued), which are fully explained in detail in the policy wording. The limit of indemnity provided will be shown on the policy Schedule issued.

Limit Of Indemnity
Any One Claim £50,000
Any One Periodic Indemnity of Insurance £50,000
Unless detailed otherwise below.

Section Of Cover
Cover Provided
Specific Section Exclusions

<table>
<thead>
<tr>
<th>Personal Injury</th>
<th>Professional fees resulting from the death of or personal injury to an Insured Person.</th>
<th>Any claim arising from a stress or psychological related condition.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uninsured Losses Recovery</td>
<td>The recovery of uninsured losses resulting from a road accident in your Insured Vehicle.</td>
<td></td>
</tr>
<tr>
<td>Motoring Criminal Prosecution</td>
<td>Defending a criminal prosecution brought against You as a result of a driving offence where Your driving licence is at risk of being revoked or suspended.</td>
<td>Subject to there being reasonable Prospects of Success in defending the prosecution.</td>
</tr>
<tr>
<td>Legal Helpline</td>
<td>Free access to legal advice &amp; assistance.</td>
<td>The helpline can provide general advice only and cannot assist with complex legal matters which may require the review of documentation and is not intended to replace the services of a solicitor.</td>
</tr>
</tbody>
</table>

Significant And Unusual Exclusions Or Limitations
The policy will exclude claims where the incident falls outside of the scope of cover provided by the policy wording or where this is subject to a specific exclusion or limitation. Please refer to the policy wording for full details. The most significant or unusual exclusions or limitations are outlined below.

- If you can convince us that there are Prospects of Success in your claim and that it is reasonable for Professional Fees to be paid we will take over the claim on your behalf. The solicitors act on a conditional fee basis (a solicitor’s letter will be issued). The solicitors’ fees will be paid out of the proceeds from the claim. The solicitors act on a conditional fee basis (a solicitor’s letter will be issued). The solicitors’ fees will be paid out of the proceeds from the claim.
- Any claim arising from a stress or psychological related condition.

Claims Address
The person insured by the policy should report immediately (and in accordance with the policy terms and conditions during the period of insurance and no later than 180 days after the occurrence) any incident which may give rise to a claim under the policy. Failure to do so could mean that we decline to pay a claim under the policy. The telephone number for the reporting of a claim is contained within the policy schedule. A claim form will be dispatched for completion by the Insured Person and should be returned to the address shown below. If you wish to make a claim in writing, this must be made in person by the Insured Person seeking cover under the policy issued. Please note that we will not enter into dialogue or correspond with anyone other than the Insured Person or the Insured Person’s personal representatives (following death or serious incapacity) in relation to the notification and subsequent handling of a claim.

Kindertons Accident Management Marshall Bank Crewe Cheshire CW2 8UY

Complaints Procedure
In the event of a complaint arising under this insurance, you should in the first instance write to the Managing Director of Legal Insurance Management Ltd at:-

Legal Insurance Management Ltd
1 Hagley Court North
The Waterfront
Brierley Hill
West Midlands
DY5 1XF

If it is not possible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service. This applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:-

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

T: 0300 123 9123
E: complaint.info@financial-ombudsman.org.uk
W: www.financial-ombudsman.org.uk

Compensation scheme
Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.