Pedal Cyclist Legal Expenses Insurance

Insurance Product Information Document

Company: Lexelle Limited **Product: Pedal Cyclist Legal Expenses**

Lexelle Limited is authorised and regulated by the Financial Conduct Authority. (FCA Registration Number 312782)
This insurance is underwritten by Financial & Legal Insurance Company Limited who is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FCA Registration Number 202915)

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

The Lexelle Pedal Cyclist Legal Expenses Insurance Policy covers cyclist insurance policyholders for legal fees and costs in pursuit of uninsured losses incurred and/or compensation relating to personal injury following a road traffic accident. The policy also covers for legal fees incurred in successfully defending an alleged and disputed criminal offence related to the use of a pedal cycle.

What is insured?

✓ **Free Legal Advice Line**
Tel: 0114 249 3300

✓ **Pedal Cycle Uninsured Loss Recovery:**

Cover for legal costs incurred in pursuit of uninsured losses and/or compensation relating to personal injury sustained following a road traffic accident

(Maximum Cover Limit : £100,000)

✓ **Cycling Prosecution Defence:**

Cover for professional fees incurred in successfully defending an alleged and disputed criminal offence related to the use of your pedal cycle

(Maximum Cover Limit : £25,000)

What is not insured?

- Any claim in excess of the aggregate maximum amount stated on your policy schedule.
- Any claim pursued under the Criminal Injuries Compensation Scheme
- Any recovery of losses that are covered by other insurance and/or credit hire / credit repair
- Pursuit of any claim where the likely recovery costs is disproportionate to the potential legal expenses to be incurred or where there is not deemed to a reasonable prospect of success
- Any claim which arises from a criminal act or omission.

Are there any restrictions on cover?

- For any claim under the Prosecution Defence section you must notify the claims administrator within 7 days of your becoming aware of a potential charge against you
- Any claim that occurs outside of the policy period.
- For any claim that is or would likely have been allocated to the Small Claims Track the limit of cover is either 25% of the damages recovered (if successful or would likely have been recovered if unsuccessful) or £400 whichever is the lower

Where am I covered?

You are covered within the United Kingdom of Great Britain and Northern Ireland.

What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

When and how do I pay?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.

When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.

How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, provided that no claims have been made or are pending, the premium will be refunded in full.

If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy, however no refund of premium will be payable.

SAMPLE