

Heath Lambert Legal Protection Policy Summary

DEMANDS AND NEEDS STATEMENT

The product meets the demands and needs of a driver involved in a non-fault accident who will be using the services provided by Albany Assistance Limited. This Policy will cover you against Albany's charges that are not recovered from the person responsible for causing the non-fault accident and for the Legal Costs of pursuing a claim for Uninsured Losses including Death or Personal Injury.

Policy Summary

keyfacts

This policy summary provides key information about the Albany Legal Protection Policy, which you should read. For full terms and conditions of the policy please refer to the policy document.

Provided you have paid the required premium your cover will be valid for the duration indicated on the Policy Schedule.

The Albany Legal Protection Policy is a legal expenses insurance contract, which helps you to recover uninsured losses and costs from the person responsible for the accident following a vehicle collision.

IGI Insurance Company Limited, Market Square House, St. James's Street, Nottingham, NG1 6FG. Registered number – 1229676 underwrite the Albany Legal Protection Policy and are authorised and regulated by the Financial Services Authority – regulation number 202189.

Significant benefits	Significant exclusions or limitations	Policy section
<p>Uninsured Loss Recovery and Personal Injury We; or if we agree it is necessary, external lawyers that we will appoint; will negotiate to recover uninsured losses and damages, and any legal costs and expenses, incurred by the Insured Person in bringing a claim against a negligent Third Party following a collision between the Insured Vehicle and another vehicle relating to:</p> <ul style="list-style-type: none"> (a) Loss of or damage to the Insured Vehicle (b) Damage to any personal property owned by the Insured Person or for which the Insured Person is legally responsible whilst in or on the Insured Vehicle (c) Death or personal injury to the Insured Person whilst in, on or mounting or dismounting from the Insured Vehicle 	<p>External costs are limited to £75,000 and this includes opponents' costs.</p> <p>The Insured Person must be in or on the insured vehicle at the time of the collision.</p> <p>Costs incurred before Albany Uninsured Loss Recoveries Ltd agrees to appoint a representative to help an insured person are excluded.</p> <p>Albany Uninsured Loss Recoveries Ltd is free to choose a representative to help the Insured Person.</p>	<p>Definitions: 10. Limit of Indemnity</p> <p>Definitions: 5. Insured Event</p> <p>Exclusions: 17.</p> <p>Conditions: 4. Representation</p>
<p>Territorial limits The policy cover applies to accidents that happen in the Territorial Limits of the UK and most EU countries</p>	<p>The list of EU countries in which cover applies is shown in the policy wording.</p>	<p>Definitions: 16. Territorial limits.</p>

Cancellation right

Your cancellation rights are set out in the Private Car Key Facts Policy Summary.

Making a claim

If you have a claim please ring to tell us about it as soon as possible and this must be within six months of your accident. Telephone **0845 010 0082** to report your claim. You will need to confirm the identity of the person who sold you this insurance and also provide your policy number, your vehicle registration number, date of accident and any supporting details/information required to pursue the claim.

How to make a complaint

If you have a complaint regarding the Albany Legal Protection Policy, please call us on 0870 737 7014. It is our experience that most complaints can be sorted out by speaking to the staff directly responsible for your claim. Should you remain dissatisfied or feel your complaint remains unresolved, please write to the Quality Compliance Executive, Albany Assistance Limited, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham, SR8 2RR.

If after making a complaint, you are still unhappy and feel your complaint has not been resolved to your satisfaction, you have the right to refer the complaint to the Financial Ombudsman Service. The contact information is: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0845 080 1800. E-mail: enquiries@financial-ombudsman.org.uk

The Financial Service Compensation Scheme (FSCS) covers IGI Insurance Company Ltd. You may be entitled to compensation from the scheme if IGI Insurance Company Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS. The contact information is: The FSCS, 7th Floor, Lloyds Chambers, Portsoken Street, London. E1 8BN. Telephone: 020 7892 7300. E-mail: enquiries@FSCS.org.uk