



Car Insurance

*Angel Assistance Legal Expenses
Policy Summary*

This is a summary of the Policy terms and conditions. The full terms and conditions can be found in the Policy Wording section of this document and You should read them carefully.

This Policy is underwritten by AmTrust Europe Limited.

SIGNIFICANT FEATURES AND BENEFITS.

- Up to £100,000 of cover to include hire/repair and legal expenses following accidents occurring in the UK or Europe (ref: Policy wording – ‘Limit of Indemnity’ & ‘Territorial Limit’).
- The charges for a like for like replacement vehicle and repairs (if applicable) if the accident occurred in the UK and wasn’t Your fault (ref: Policy wording – ‘Approved Charges’ and ‘Territorial Limit’).

This Angel Policy will pay legal fees and expenses that have been incurred on Your behalf if proceedings or negotiations are unsuccessful and no damages are awarded to You or obtained by negotiation. It also covers bringing a Claim against the Motor Insurers’ Bureau which compensates victims of uninsured drivers. It will also cover Another Party’s Costs awarded against You. (ref: Policy wording – ‘Your Costs’ and ‘Another Party’s Costs’).

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Limit of Indemnity - up to £100,000 per Claim (ref: Definition – ‘Limit of Indemnity’).
- A Claim will only be pursued where there are reasonable Prospects of Success (ref: Definition and Policy wording – ‘Prospects of Success’ and ‘Insufficient Prospects of Success’).
- Cost of hire vehicle and repairs will only be funded if organised by Helphire, (UK) Ltd, the Approved Service Provider selected by Angel (ref: Definition – ‘Approved Charges’).
- You must use the solicitors appointed by Angel to pursue Your claim (ref: Definition – ‘Approved Lawyer’).

- This Policy does not cover Helphire (UK) Ltd’s hire or repair charges if the other driver is uninsured (ref: Definition – ‘What is Not Insured.’)

DURATION OF COVER

This Policy of insurance will expire in twelve months from the date of issue (ref: Definition – ‘Period of Insurance’).

YOUR RIGHTS TO CANCEL

You may cancel this Policy and receive a full refund up to fourteen days after buying the Policy or receiving Your Policy documents (whichever is the later), as long as no Claims have been made on the Policy. If You do not exercise this right to cancel the Policy, it will remain in force for the term of the Policy and You will be required to pay the Premium. Please contact Angel Assistance Limited, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham SR8 2RR or telephone 0800 232 1359 (ref: Policy wording section - ‘Cancellation’).

HOW TO MAKE A CLAIM

If You take out a Policy and then have a Claim pursuant to the terms and conditions of the Policy You should telephone YouChoose Car on 0845 241 3142, or write to Angel Assistance Ltd, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham SR8 2RR.

MAKING A COMPLAINT

If You wish to make a complaint, please telephone Us on 0800 232 1359 or write to Quality Compliance Executive, Angel Assistance Ltd, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham SR8 2RR If You are still not satisfied, You can contact the Underwriters: Managing Director, AmTrust Europe Limited, Market Square House, St James’s Street, Nottingham, NG16FG. Tel: 0115 941 1022.

If Your complaint cannot be settled, You may be entitled to refer it to the Financial Ombudsman Service.

FINANCIAL SERVICES COMPENSATION SCHEME

Angel Assistance Limited and AmTrust Europe Limited, who underwrite this insurance are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends upon the type of insurance and the circumstances of the Claim. Most insurance contracts are covered for 90% of the Claim.

Further information is available from the Financial Services Authority or the FSCS.

The FSCS can be visited on the web at www.fscs.org.uk or by contacting the FSCS on 020 7892 7300.

MINICOM/LARGE PRINT

Large print: should You require documentation in a large print format, please contact Us on: 0800 232 1359

Minicom: should You wish to speak to Us on our Minicom line, please call on 0800 111 4071

You'll thank heavens for it! Angel Assistance Limited is an agent of AmTrust Europe Limited (FSA Registration 202189), the underwriters of this policy.

Angel Assistance Ltd (FSA Registration 311857) is authorised and regulated by the Financial Services Authority. Angel and AmTrust Europe's registration numbers can be checked on the FSA's register by visiting www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Visit **YouChoose** insurance.co.uk and click to save more money on your insurance with the YouChoose insurance family.

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