

Why pay for motor legal cover?



freemotorlegal.co.uk

- ✓ **The Smart Alternative To Legal Expenses Insurance**
- ✓ **Save Yourself Around £25 A Year**
- ✓ **Free Members Pack With Card And Keyring**
- ✓ **Full Accident Management Service**
- ✓ **No deductions From Compensation**



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7 Ploughmans Lane
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YO32 2WR

Tel: 0800 144 4488
Email: enquiry@freemotorlegal.co.uk



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Terms & Conditions



24/7 Claimsline
0800 144 44 88

IN THE EVENT OF AN ACCIDENT

- Keep Calm - never admit liability
- Call 999 if emergency services are needed
- Take pictures of the vehicles, damage, the road / surroundings
- Note everything you can - names or drivers, details of witnesses
- Write down the registration of all vehicles involved including make and model
- Be sure to get full contact details of the driver at fault, full name, address and contact number (call the mobile number they give you to make sure it is genuine)
- Write down the location (road name or number)
- **Call Free Motor Legal on 0800 144 44 88 before you call your insurance company**



Free Motor Legal - Legal Assistance Service

This service is administered and provided by Free Motor Legal Ltd. To ensure you get the most from your membership, please take the time to read the details which form a contract between you and the provider.

Definitions:

We, us, our; Free Motor Legal Ltd

You, Your; The person who is a subscribed member of Free Motor Legal, being a permanent resident in England, Scotland or Wales.

General Member Benefits

- Full Claims Management Service
- Monthly Newsletter
- Discounts with selected retailers
- Free Motor Prosecution Defence Assessment/ Advice
- 24/7 Freephone Claims Notification Line
- General motoring legal advice (normal office hours)

Non Fault Benefits

If a collision incident was not your fault, we can:

- Arrange repairs via your own chosen repairer or from our approved repairer network
- Arrange a replacement like for like vehicle (car, van, bike or commercial vehicle)
- Arrange specialist solicitors to deal with any injury claims on behalf of you or any passengers with no deduction from any awarded compensation
- Arrange specialist solicitors to recover financial losses you may incur, for example, policy excess, lost earnings, prescription charges, claim for damaged items of property such as clothing, mobile phone etc...
- Arrange physiotherapy treatment

Replacement Vehicle Service

- To qualify for this, you must report the claim to our claimsline on 0800 144 44 88 before you report the claim to your own insurance company.
- Our network of replacement vehicle providers have access to vehicles across the UK. Such vehicles include private cars, motorcycles, commercial vehicles, taxis, dual-controlled vehicles. These can be delivered to your home or work address or collection arranged from their various depots.
- Provision of replacement vehicles is subject to the terms being met of our appointed service providers and you agreeing to their terms and conditions
- If you are at fault for the accident or the offending driver cannot be traced or identified, you will not be entitled to a replacement vehicle

Vehicle Repair & Total Loss Service

- To qualify for this, you need to report the claim to our claimsline on 0800 144 44 88 before you report the claim to your own insurance company.
- If repairs to your vehicle are authorised by our appointed service provider, you may not be required to pay any excess to the repairer upon completion of the repairs
- If your vehicle is deemed a total loss (uneconomic to repair), you may not be required to pay any excess deduction from the total loss payment in the event our appointed service provider can seek settlement directly from the insurance company of the responsible third party

- In the event difficulties arise with the claim, such as a liability dispute or other technicality with the other party's insurance policy, which prevents prompt settlement of the repair or total loss claim, you may be requested to divert the vehicle claim to your own insurance company (if fully comprehensive cover is held). If you incur your excess payment, our appointed solicitors will recover this for you, subject to liability being established against the other party.

Litigation Service

Legal assistance will be provided if we and our appointed solicitor are of the opinion that you have "reasonable prospects of success for recovering damages". This is assessed as a 51% chance or better of recovering damages from your opponent.

You must at all times co-operate and assist the appointed solicitor with the progression of the claim, to include but not limited to, providing prompt and clear instructions, not mislead or attempt to present any fraudulent claim or items of claim. Where required, you must attend an independent medical examination with an independently appointed medical practitioner.

We or our appointed solicitors may give you written notice if during the course of the claim we no longer feel there are reasonable prospects of success. There is no minimum claim value that applies, but legal assistance may be withdrawn, subject to notice, if after due consideration of your claim, the legal costs in pursuing your claim wholly outweigh the damages to be recovered.

Legal assistance in personal injury claims are provided by our appointed solicitors under a conditional fee agreement (no win no fee) to be entered into by you with the appointed solicitor when a claim is notified. There is no deduction of a success fee from any damages awarded. Legal assistance in non-injury claims is provided on a pro-bono basis by our appointed solicitors, subject to the above terms & conditions.

If your accident claim is for damage only and does not include personal injury, you must notify the claim to us within 28 days of the incident, otherwise we may refuse to assist with your claim – we will always do our best to assist in all circumstances though.

Motor Prosecution Assistance Service

This service is not operated by us, it is operated by a separate company called Road Traffic Representation (Legalmatters Ltd) and is valid for motoring offences committed in England & Wales only. Any person charged or suspected of a motoring offence can seek free independent advice and assessment of the charges against them and any likely penalty they face if convicted by utilising the free online virtual lawyer service. This will give an accurate legal opinion, subject to accurate information being provided by you.

In the event a valid defence to an alleged offence does exist, further charges may apply in order to secure telephone advice on your specific case or to secure representation at a court hearing. Use of this service is subject to agreement to the terms of Road Traffic Representation and Legalmatters Ltd – terms found here: <http://roadtrafficrepresentation.com/RTR/PublicForms/Legal.aspx>

Terms & Conditions and Eligibility

You must abide by the terms & conditions of this service as set out above. By subscribing as a member of Free Motor Legal you accept these terms and conditions.

You can cancel your membership at any time by emailing enquiry@freemotorlegal.co.uk

We reserve the right to cancel your membership in the event we believe there has been misconduct by you or a claim is found to be fraudulent or fundamentally dishonest.

Such cancellation will be communicated in writing by post or email to your last known contact address.

Where a fraudulent or fundamentally dishonest claim has been made by you or anyone seeking assistance as part of your membership, following investigation, we and our appointed service providers will seek to recover any hire charges, treatment costs or any legal costs and or disbursements or service benefit costs from you or the person seeking assistance under your membership (additional costs may be applied).

In order for assistance to be provided, your vehicle must be legitimately insured and be used for lawful purposes at the time of any incident giving rise to a claim being made.

If the party at fault for the accident is untraced, you must make a formal report to the police within 5 days of the accident.

Legal assistance will only be provided as a benefit of your membership by our appointed solicitor. We will not assist in any costs incurred in the event you appoint an alternative legal services provider.

No legal assistance is provided to indemnify the costs to defend any civil claim or counter-claim brought against you. In such circumstances, our appointed solicitor will seek an indemnity from your own motor insurers to cover the costs of defending any counter-claim for damages and costs brought against you by a third party.

By registering, you agree to receive periodical emails from Free Motor Legal about our services and offers.

Exclusions

This service cannot be used against malicious damage or vandalism claims

This service cannot be used against windscreen claims in isolation unless realistic prospects of success exist against an insured negligent party

No replacement vehicle is available for claims resulting from theft, attempted theft or fire claims or mechanical breakdown.

Regulation

Free Motor Legal and Freemotorlegal.co.uk is a trading name of Free Motor Legal Ltd, regulated by the Claims Management Regulator in respect of regulated claims management services, under number: CRM31876 A complaints procedure is set out on our website, or for written details please write to our registered office address or email enquiry@freemotorlegal.co.uk

Any complaints not resolved to your satisfaction, following our designated complaint procedure being utilised, can be presented to the Legal Ombudsman. Written details on request.

Disclaimer

This is not an underwritten product, but a legal membership club. The services provided are only available to permanent residents of England, Scotland & Wales and assistance can only be given to collision events arising in England, Scotland & Wales.