



## Identity Theft Insurance Policy Summary

**keyfacts**®

### **Introduction**

Some important facts about this insurance product are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy document to make sure you understand the cover it provides.

### **Additional Services**

As a policyholder you will have access to:

- Advice line support provided by ID Fraud experts.
- Access to a policyholder-only website that provides tips and advice to encourage good practice and give advice on protecting the policyholder's identity.
- Access to your own credit reports will be provided at a discounted rate within the scheme and are enhanced by on-going monitoring of the credit files. Alerts will be provided if there is any change to your credit rating.

### **Insurer**

This Legal Expenses Insurance has been arranged by Motor Plus Ltd (trading as Family Plus) and UK Underwriting Limited and is underwritten by Inter Partner Assistance, a branch of Inter Partner Assistance SA (IPA SA) based in Belgium and part of the worldwide AXA Group.

### **Type of insurance and cover provided**

This Identity Theft Insurance product offers protection for costs of defence in the event of identity theft and fraud as detailed below:

### **Significant features and benefits**

<p>This policy will provide cover for legal expenses incurred in:</p> <ul style="list-style-type: none"><li>• Defending the insured's identity and reinstating their credit status;</li><li>• Defending the insured against actions incorrectly brought by merchants and collection agencies as a consequence of the identity theft;</li><li>• Removing wrongly recorded civil or criminal judgements;</li><li>• Challenging the accuracy of credit files and other financial records;</li><li>• Preparing a Fraud Investigation Report, by a Fraud Investigator appointed by the insurer, which may be required.</li></ul>	<p><b>This Policy Will Cover</b></p> <p>Section 1</p>
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### **Significant exclusions or limitations**

<p>The insurer will not pay legal expenses arising from or relating to:</p> <ul style="list-style-type: none"><li>• Replacement of any item or credit obtained as a result of fraudulent use of the insured's identity;</li><li>• Any loss arising from business pursuits or theft of a commercial identity;</li><li>• Authorised charges that the insured has disputed based on the quality of goods or services;</li><li>• Theft of the insured's identity by a family member who lives with the insured at the insured's home address;</li><li>• Any loss of income, costs or expenses in connection with any claim not agreed in advance by Motor Plus Ltd or the administrator;</li><li>• Authorised account transactions or trades that the insured has disputed, or are disputing, based on the execution (or non-execution) of electronic transfers, trades or other verbal or written instructions or directions;</li><li>• An incident of identity theft for which the insured does not have a Police crime reference number.</li></ul>	<p><b>This Policy Will Not Cover</b></p>
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**Duration of cover**

This policy will expire one calendar year from the date it was issued.

**Cancellation right**

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. The insurer may cancel this policy at any time by giving 7 days notice.

**Making a claim**

If you have a claim, please telephone Motor Plus Ltd on 01603 420095 or notify the claim in writing to:

Motor Plus Ltd  
Kircam House  
Whiffler Road  
NORWICH  
NR3 2AL

**How to make a complaint**

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on 01603 420000. If you are still not satisfied, please write to:

Motor Plus Ltd  
Kircam House  
Whiffler Road  
NORWICH  
NR3 2AL

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

**Compensation scheme**

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme, if they cannot meet their 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 claim. You can get more information about compensation scheme arrangements from the FSCS.