

# Legal Protection

Allianz Insurance plc | Legal Protection



Our promise to you is plain  
– Simply better protection

## Benefits that count

Allianz Legal Protection provides valuable cost-effective additional protection that 'fills in the gaps' left by conventional fleet policies. The legal protection cover provides the following benefits:

- A specialist solicitor from day one, who assesses the claim independently and then deals direct with your client.
- Solicitors who specialise in European claims.
- The solicitors provide a quality service monitored by our experienced in-house team.
- All types of vehicle are covered.
- Protection given in all countries covered by the Allianz Motor Fleet Policy.
- A 24-hour telephone legal helpline for any commercial matter.
- Single point of contact.
- Simple administration - just tell Allianz when your client has a claim.
- Allianz Legal Protection is a founder member of MULRA (Motoring Uninsured Loss Recovery Association).

## Extra cover for standard policies

- Allianz Legal Protection Uninsured Loss Recovery provides up to £100,000 legal cover per claim.

We include Motor Prosecution Defence. Allianz Legal Protection will pay the cost of defending your legal rights (including making an appeal against your conviction or sentence) after any event which results in the following:

- Criminal proceedings being brought against you for an offence relating to your owning or using an insured Vehicle;
- A hearing about withdrawing, restricting or suspending your goods vehicle, public service vehicle, hackney carriage or private hire licence or any licence granted by the Ministry of Transport (other than hearing arising due to a commercial decision made by you).

The most Allianz Legal Protection will pay for all claims arising from one event is £100,000.

The following are excluded from this cover:

- Parking offences for which you do not obtain points on your licence;
- Driving under the influence of drugs or alcohol;
- Driving without insurance;
- Any other offence that would be covered under any section of your Allianz Motor Fleet Policy.



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## Help!

What would your clients do if they

- wanted to take disciplinary action against an employee or dismiss them and make sure they do it properly?
- were faced with a prosecution for breach of the Data Protection Act?
- wanted to take action against a supplier for breach of contract and were unsure how to proceed?

## The Answer....

Ring Lawphone and speak to a legal advisor, who would provide them with up-to-date information and assistance.

Allianz Legal Protection,  
Redwood House, Brotherswood Court,  
Great Park Road, Bradley Stoke, Bristol BS32 4QW  
Tel: 0870 243 4340 Fax: 01454 455 601  
Website: [www.allianzlegalprotection.co.uk](http://www.allianzlegalprotection.co.uk)

## CASE studies

- 1 A company employee was driving to the bank when a motorist overtook and forced them into a ditch. The employee sustained whiplash and facial injuries, and the car was a complete write-off. Fortunately, two pedestrians witnessed the accident, and the motorist was caught and convicted.

Because the employee had the protection of Allianz Legal Protection the company was successful in their claim against the other motorist. The value of the car was recovered and the employee received compensation for his personal injuries.

- 2 A company director was driving on business when a lorry went out of control, swerved in front of her and crashed into the front of her car. The director's total claim against the lorry driver's company included car repairs, travel costs whilst the car was repaired, damage to personal effects and personal injury. Allianz Legal Protection successfully recovered all amounts sought.
- 3 As a result of an accident, the police decided to prosecute a company employee for dangerous driving, an offence that carries up to nine points. As the employee already had six points on his licence, he risked losing it. We appointed a solicitor who successfully argued that although the employee was partly responsible, the offence was minor and explained that he needed to drive for his job. The judge gave the employee three points on his licence and a £100 fine. We paid the £500 legal costs.

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