

**Ducati Insurance Policy Summary
Motor Legal Expenses Insurance
Master Certificate Number DUCATI / 6 / 2009**



INTRODUCTION

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

INSURER

This Motor Legal Expenses Insurance is underwritten by UK Underwriting Limited, on behalf of Fortis Insurance Limited.

TYPE OF INSURANCE AND COVER PROVIDED

This policy of insurance provides cover for legal costs and expenses up to the policy limit in respect of claims for personal injury and compensation for damage caused by a third party in the courts of the separate jurisdictions of Great Britain arising out of a road traffic accident in which you were involved.

SIGNIFICANT FEATURES AND BENEFITS

The policy covers:	Relevant Policy Section
LEGAL ADVICE - A Free Legal Advice Line is offered through Lexelle Ltd on behalf of Ducati insurance , so for advice on accidents whilst motoring please telephone 0800 0733095 quoting Master Certificate Number DUCATI / 6 / 2009	2
UNINSURED LOSS RECOVERY - Costs for making a claim for damages in respect of death or bodily injury, sustained by you in a road traffic accident	2
LEGAL COSTS AND EXPENSES - Legal costs and expenses that you may become liable to pay to another party in making a claim for damages or compensation for bodily injury	2

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

The primary exclusions and limitations under this policy are that we will not pay legal costs and expenses where:	Relevant Policy Section
You pursue a claim outside the jurisdiction of the courts of Great Britain	3
We consider it unlikely a reasonable settlement will be obtained or the amount in dispute is disproportionate to the time and legal costs involved in its pursuit	5
You incurred such legal costs and expenses without our prior written authorisation or they were incurred as a result of a significant default or delay on your part	3
Such legal costs and expenses for claims which arise from a criminal act or omission	3
Applications for judicial review or in respect of the Human Rights Act or proceedings forming part of a group or multi-party action	3
Prior to the issue of any proceedings you must use the representative or solicitor nominated and appointed by us	5
In no case will we pay more than £50,000	3

DURATION OF COVER

This policy of insurance 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. See the enclosed policy document and the section headed "Cancellation"

The Insurer may cancel this policy at any time by giving 7 days notice

MAKING A CLAIM

If you have a claim, please telephone us on 0800 0733095 quoting Master Certificate Number DUCATI / 6 / 2009 as soon as possible to tell us about it.

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 0114 249 6920. If you are still not satisfied, please write to our Customer Relationship Manager at Lexelle Ltd, P.O. Box 4428, Sheffield, S9 9DD.

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

In the event that Fortis Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in your policy under the "Compensation Scheme"