



HOW CAN YOU LOOK AFTER MANDY?

Mandy's plumbing business was a small but well-regarded local firm. She had a busy few months ahead with a constant list of work and had recently had her van serviced in readiness.

One morning on her way to start work for a new customer, the van was sideswiped by a lorry trying to get around a difficult bend. Mandy was in pain with cuts to her face and what felt to her like a broken arm. The van had heavy damage right down the driver's side, and the front wheel had nearly been torn off from the impact – it was a write-off. Mandy wasn't going to be able to work for some time and she was going to need a new van.

While her motor insurance policy could deal with the van, Mandy needed to pursue a claim for her injuries and loss of earnings. Without a motor legal protection cover, Mandy faced a potentially long and costly process to pursue the lorry driver and their insurers. Alongside establishing liability, she would need to provide evidence of her income and, as she did not operate PAYE, this would require her to put together income tax returns, profit and loss accounts, and invoices or receipts that demonstrate her income and business performance.



Without legal protection insurance, Mandy also faced the prospect of bearing the legal costs to do this without the certainty of success. Another consideration for Mandy is that under the motor accident reforms there is a fixed tariff for compensation that limits the amounts claimants can recover as well as the legal costs paid.



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PROTECTING CUSTOMERS LIKE MANDY

Addept Insurance's 'Drive' is a legal recovery insurance for motorists. It provides drivers like Mandy with cover up to £100,000 for legal costs for:

- + Pursuing personal injury claims arising from a road traffic accident.
- + Pursuing uninsured loss recovery damages claims for insurance policy excess or other out-of-pocket expenses.
- + Motor Prosecution Defence – defending a legal action relating to a motoring offence.
- + Pursuing or defending a legal action relating to a dispute over a contract for the sale or purchase of goods or services relating to a motor vehicle.
- + Access to a 24/7 Legal, Health and Medical Information and Lifestyle Counselling helpline services.
- + To defend a legal action arising from vehicle cloning where a vehicle's identity is used without permission.
- + Digital claims submission via a dedicated online portal.

Motor legal protection is a valuable but misunderstood product. Our solution aims to provide a pure motorist protection product designed to meet needs not covered by existing motor insurance.

To find out more about 'Drive' and how we can help you control your customers' motor accident journey leveraging our dedicated legal protection cover, contact Addept Insurance.



HERE TO HELP YOU PROTECT MANDY



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