

## Legal Expenses Insurance

It is often difficult to determine the best and most appropriate range of ancillary products to offer your customers; however we believe that legal expenses insurance remains one that should be included in any insurer or intermediary's portfolio.

To enable the effective recovery of uninsured losses and the most efficient and transparent pursuit of a personal injury claim, fully underwritten before the event legal expenses insurance is essential.

Whilst Albany Assistance can provide ATE insurance to facilitate a ULR claim, we have always remained firmly committed and convinced that BTE underwriting is the best option. The proposed PI reforms with regards to legal expenses insurance support this view and further strengthen the value of BTE underwriting.

Our products can provide cover up to a £100,000 limit of indemnity in respect of legal costs and expenses including opponent's costs.

The Albany Assistance LEI product will ensure your customer doesn't find themselves without financial support for legal costs in less clear cut claims whereas companies offering support after the event may steer away from the more complex and potentially more challenging cases to fight.

The territorial limits are normally the UK and EU countries that have passport rights, unless otherwise requested. The effective dates are in line with expiry of the underlying motor policy and cover can be extended to passengers with the policyholder's permission.

Unfortunately a small number of ULR claims require litigation to conclude negotiations concerning quantum or liability. Albany Assistance have facilities in place to manage the "small claims" process quickly and effectively minimising delays in achieving the correct outcome to customer's uninsured loss claims.

Over the last 5 years Albany Assistance have provided support to over 1 million motorists needing assistance following an accident via the products we have supplied, many of whom would not have been offered after the event services or products by other organisations. Albany Assistance continue to be a leading provider of legal expense products to motorists across the UK.