



Angel Accident Protection Plus

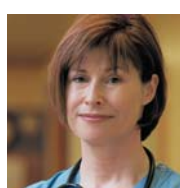


★ MOTOR INSURANCE TOP UP ★

- ✓ Up to £50,000 of legal expenses
- ✓ Like-for-like replacement vehicle after an accident
- ✓ Repairs with no excess

INJURY COMPENSATION

Drivers and passengers



Please refer to policy wording for full details

Why you need Angel

Angel can help if you have been involved in an accident, anywhere in the UK or Europe. We can provide you with legal expertise and legal expenses, of up to £50,000, making sure you are professionally represented so you don't lose out.

Accidents do happen, and apart from being traumatic, they can also be expensive and time consuming as you fight for the compensation you deserve. Solicitors and experts can be costly, but essential to your case.

Angel will not only provide you with the legal experts you need but will also cover the costs, taking the financial outlay, risk and worry away from you.

Where possible, Angel will negotiate a case settlement for you, but if proceedings are unavoidable Angel will support your claim through the courts of the relevant country.

Angel effectively upgrades your annual motor insurance policy and can help even if you were partly to blame for the accident. What's more, Angel also covers your passengers and any authorised drivers.

If the accident was not your fault

If you have an accident, anywhere in the UK, that was somebody else's fault, Angel can arrange for you to be provided with a replacement vehicle during the period yours is off the road. Along with the replacement vehicle, Angel can also arrange your repairs which, unlike making a claim for repairs through your own motor insurance policy, will mean you have no excess to pay out, often saving you over £200.

The replacement vehicle hire charges, and the funding of your vehicle repairs, will be covered by Angel.

What to do if an accident is not your fault

If you are involved in an accident that is not your fault:

call Angel immediately on 08000 264357

Angel gives you access to Helphire, the UK's leading non-fault accident specialists.



The Helphire insurance backed scheme offers you increased benefits to those available through your insurance company:

Insurer	Helphire
You pay an excess	No excess to pay for repairs
You may get a small courtesy car	A vehicle like your own can be provided (if needed)
Insurer chooses repairer	Choice of garages

Helphire can also help if your vehicle is written-off by providing you with replacement transport until you receive a cheque for the pre-accident value of your vehicle.

Helphire will need details of the accident, the driver-at-fault, and their insurance cover.

If you or your passengers have been injured

If you or your passengers have been injured in an accident, Angel will provide legal assistance and expenses to ensure you get the compensation you deserve.

Any compensation awarded will be paid to you and your passengers in full.

Call us immediately so we can start work on your behalf: 08000 264357



Medical assistance

If, after a non-fault accident, you or your passengers need non-emergency medical treatment, for example to treat the effects of whiplash, Angel can ensure you are examined by a doctor who will prepare a report on any injuries and, if appropriate, refer you to the relevant therapist. The cost of any recommended treatment will be covered by Angel.

Making a claim

Making a claim is easy. After any accident, simply phone Angel for advice on: **08000 264357**

There is no need to contact your own insurance company until you have spoken to us.

We will guide you on your next steps, and help you all the way through your case.

When you call, it would help to have the following details to hand:

- Your vehicle details
- Your motor insurance details
- Your Angel policy number
- Details of any passengers
- Details of any injured people
- Details of the other driver(s) involved in the accident
- Any witness details

Helplines

As well as assistance after an accident, we also provide you with access to a number of 24 hour helplines, offering free advice:

24 hour legal advice helpline Call 0870 2402424 - quote ref: 33764

If you need legal advice, on any private problem relating to the Laws of the United Kingdom, our team of professional advisors is on hand to help.

24 hour message line Call 0870 2402424 - quote ref: 33764

After an accident or breakdown, one call to our message line lets you pass a message to family and friends, ensuring they are kept informed of your safety and whereabouts.

24 hour accident and breakdown helpline Call 0870 2402424 - quote ref: 33764

Should your vehicle be undriveable after an accident or breakdown, anywhere in the UK or Europe, we can arrange for a recovery operator to repair your vehicle, or take it to a nearby garage. You will initially need to pay the recovery operator for this service, but if the service was needed after a non-fault accident, Angel will ensure anything paid out is reclaimed as part of your compensation claim.

Please note that all claims are subject to the policy conditions contained in the policy wording, a copy of which can be obtained from your broker. Please note in particular the section "WHAT IS NOT INSURED".

Angel Assistance Ltd, Pinesgate, Lower Bristol Road, Bath BA2 3DP
Freephone 08000 264357.

Angel Assistance Limited is authorised and regulated by the Financial Services Authority (FSA).