

Motor legal insurance – why motorists don't need to pay for it

Submitted by: Campfire Communications

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26 April 2016, York – Unwitting motorists fork out £30 per year per car for Motor Legal Protection when they don't have to. That's according to Lee Jones, founder and managing director of Free Motor Legal (<http://www.freemotorlegal.co.uk>), a free membership site that aims to help British motorists keep more cash in their pockets.

Motor Legal Protection is typically sold as an add-on policy along with motor insurance policies. These 'top up' policies assist with recovery of expenses after a collision that was not their fault, such as hire car costs, policy excess, lost earnings and compensation for personal injuries. However, now motorists can get access to these same services for free.

Lee Jones explains: 'Motor Legal Protection is widely sold throughout the UK with a typical premium of £30.00. After an accident, your insurer refers you to a lawyer of their choosing to recover any losses you've experienced and compensation for injuries. But here's what most motorists don't know.

'The insurer also gets paid commission from the lawyers for passing clients onto them, the same for car hire companies. What's more, the insurer never pays the lawyers for their services. The lawyers get their fees from the insurance company of the party at fault. This means that the insurance company gets paid twice for doing very little. In fact each policy costs them as little as 50p, meaning they make a mark up in the region of 6000% on each motorist.'

Working as a lawyer in the insurance industry for 20 years, Jones saw how the industry functioned and set about getting motorists a better deal without having to compromise on what facilities are available to them if they have a non-fault accident.

'I saw a free alternative way of working for the motorist while still giving them the same level of service and benefits they are seeing from the insurance industry, without charging them £30 a year to sell on their details,' he explains.

'Instead of charging an annual premium for motor legal protection, motorists can join Free Motor Legal for free, giving them lifetime membership and repeated annual savings whilst still having complete freedom of choice for any UK motor insurer for their regular motor insurance. This allows people to still hit the price comparison sites and get the best deals; they just don't need to pay for any additional motor legal protection.'

How does it work?

- Free Motor Legal is a membership site. Once you sign up, you are a member for life.
- If you're in an accident that wasn't your fault, you contact Free Motor Legal who gets a team of lawyers acting on your behalf, exactly the same way the insurance companies would.
- The lawyers work on a no win, no fee basis so will claim their fees from the at-fault party's insurer.
- Free Motor Legal gets paid commission from some of their service providers the same way the insurance

companies are – the only difference, it doesn't cost the motorist anything as they didn't have to pay the £30 premium.

- Motorists will continue to take out normal third party or comprehensive motor insurance but simply don't tick the box for add on Motor Legal Protection.

'Motor legal insurance has been a gravy train for insurance companies for a long time. £30 a year may not seem like a lot, but multiply it by 30,000,000 motorists, and could insurers make £900,000,000 off a product that only costs them at most £15,000,000. That's just plain wrong. I want motorists to know that they can put £30 back in their pockets simply by signing up for free membership to Free Motor Legal,' Lee says.

To sign up go to www.freemotorlegal.co.uk

~ENDS~

About

Free Motor Legal provide accident management and support services to motorists in England, Scotland & Wales as well as general motoring legal advice. The company's mission is to help people without the need to buy an underwritten product, become a dominant supplier of services in the motor legal sector. The York-based limited company has launched itself in 2014 after making sure all areas of service can be provided without charge to their members.

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