



Motor Legal Protection-Policy summary

INTRODUCTION

This policy summary provides key information about the Motor Legal Protection Policy, which you should read. For the avoidance of doubt any claim under this policy does not affect the no claims position on your motor insurance policy. For full terms and conditions of the policy please refer to the policy document that follows this summary. Provided you have paid the required premium your cover will be valid for the duration indicated on the Policy Schedule. This scheme is administered by Crusader Assistance, 13 Castle Mews Hampton, Middlesex TW12 2NP and the cover-holder is BCR Legal Assist Limited of Sovereign House, 1 Albert Place, Finchley London N3 1QB. The benefits of this policy are underwritten by Financial & Legal Insurance Company Limited.

TYPES OF INSURANCE / COVER PROVIDED

This policy of insurance provides cover for (a) legal fees and expenses up to the Limit of Indemnity in respect of claims arising from personal injury or death as a direct result of a road traffic accident & claims for compensation arising out of damage to the insured vehicle caused by a road traffic accident, whilst the insured vehicle is being driven by, or in the custody or control of you, or a named driver. (b) Up to £1,000 on any one claim in a Motor Prosecution Defence provided there is a genuine defence in our view, provided no more than two such claims in the policy period. (c) Provision of a helpline for a Motor Contract Dispute.

SIGNIFICANT FEATURES AND BENEFITS

The main features and benefits of this policy are that we will pay legal fees and expenses that have been incurred on your behalf if proceedings or negotiations are unsuccessful.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

The primary exclusions and limitations under this policy are that we will not cover:

- 1) The pursuit or continued pursuit of claims if we consider:
 - It is unlikely a reasonable settlement will be obtained; or;
 - That an offer received from a third party is a reasonable settlement of your claim, whereupon we shall notify you to that effect, and shall be under no obligation to initiate or continue legal proceedings under this scheme other than implementing, if accepted, the terms of the offer.
- 2) The payment of legal costs and expenses incurred without our prior written authorisation, in respect of claims arising from incidents which have occurred prior to the commencement of the period of insurance or in respect of a claim reported to us more than 14 days after the insured incident.
- 3) The payment of disbursements incurred for suppliers of services obtained except for those arranged by the coverholder or scheme administrator.
- 4) Legal costs and expenses or other penalties which a Court of Criminal Jurisdiction orders to be paid or in respect of a claim arising from a criminal act committed by you.
- 5) Pursuit of any claim for diminution of value of the insured vehicle arising out of the insured incident.
- 6) The cost of any consulting engineer's report relating to damage to the insured vehicle arising out of the insured incident.
- 7) Claims made or considered against us or to the Criminal Injuries Compensation Authority.
- 8) Payment by us of your travelling expenses, subsistence allowances or compensation for absence from work.
- 9) Legal costs and expenses where at the time of the insured incident you did not hold a current driving licence, were disqualified from driving, the insured vehicle was not roadworthy or was being driven unlawfully or where the insured vehicle was being used for racing, rallies, competition or trials of any kind.
- 10) Legal costs and expenses incurred if you withdraw instructions from the solicitor or withdraw from the legal proceedings without our prior written agreement or where we are satisfied that you have provided false information.
- 11) Legal costs and expenses more specifically insured or any amount you cannot recover from a more specific insurance because the insurer refuses the claim.
- 12) Legal costs and expenses where the third party and their motor insurer remain untraced for 90 days following the accident.
- 13) Loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date.
- 14) In respect of criminal prosecutions, parking offences, driving without insurance, driving under the influence of drink or drugs, racing, rallying, speed testing or other sorts of competition are all excluded.

DURATION OF COVER

In so far as the premium has been paid to and accepted by Crusader Assistance, 13 Castle Mews Hampton, Middlesex TW12 2NP expires on the same day as your current certificate of motor insurance, but cannot exceed a 12 month period.

REVIEWING COVER

You should review the cover provided by any policy of insurance annually to ensure it remains adequate for your needs.

YOUR RIGHTS TO CANCEL

You have the right to cancel any policy of insurance within 14 days of the date of issue. We will refund to you any premium you have paid and will recover from you any payments we have made.

WHAT TO DO IF YOU HAVE A CLAIM UNDER THE POLICY

In the event of a road traffic accident claim please call the legal helpline which has been arranged by the Scheme administrator and BCR Legal Assist Limited on **0208 844 8432**. When calling please ensure that you have as many details available as possible, including (if applicable) the third party's name, address, vehicle registration number and details. You should also ensure that you have your own insurance details available.

In the event of a claim under the Motor Contract Dispute or Motor prosecution defence service, Please call BCR Legal Assist on 0500 25 50 75. Ensuring you have all details regarding your claim to hand.

WHAT TO DO IF YOU HAVE A COMPLAINT

Any complaint regarding your policy or the service you receive should be directed in writing to:

The Claims Manager, Crusader Assistance, 13 Castle Mews Hampton, Middlesex TW12 2NP

If you remain dissatisfied, you can write to the coverholder, BCR Legal Assist Limited, Sovereign House, 1 Albert Place, Finchley, London N3 1QB.

If you remain dissatisfied, you can ask for your case to be referred to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

This referral service is additional to your contractual rights under this insurance.

ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FCSC.

DEMANDS AND NEEDS

This product meets the demands and needs of insured persons who may require legal advice and legal assistance to recover losses, which are not covered under their motor insurance policy, from someone responsible for causing future damage to their vehicle or injury to the insured person.

ABOUT FINANCIAL AND LEGAL INSURANCE COMPANY LTD

Financial and Legal Insurance Company limited is authorised and regulated by the Financial Conduct Authority (FCA) FCA Number: 202915. You can check this by visiting the Financial Services Register on the FCA website at www.fca.org.uk.



Motor Legal Protection-Policy Wording

YOUR MOTOR LEGAL PROTECTION POLICY

The benefits under this Policy are underwritten by Financial & Legal Insurance Company Limited and apply during the Period of Insurance subject always to the terms, conditions and exclusions contained in this Policy and following payment of the Premium. This Policy is effected in and is subject to the Laws of England and Wales. Financial & Legal Insurance Company Limited is licensed by the FCA. Unless We specifically agree in writing, this Insurance is not transferable.

We will provide You with the security of this Policy in return for payment of the Premium. The Schedule and this Policy should be read carefully and should be kept in a safe place.

for and on behalf of BCR Legal Assist Limited

1. DEFINITIONS AND INTERPRETATIONS

Wherever the following words and phrases (shown here in **BOLD**) appear in this Policy they will always have these meanings:

The Motor Insurance Policy: The motor insurance policy issued to the person who has taken out this Policy.

We, Our or Us: by Financial & Legal Insurance Company Limited or its agents appointed to handle legal expenses claims under this Policy.

You, Your, Policyholder or Insured Person: The Policyholder or driver or passenger who is in or on the Insured Vehicle with Your permission or the personal representative or estate thereof.

Insured Vehicle: The vehicle covered under The Motor Insurance Policy, details of which appear on the Schedule.

Territorial Limits: Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

Period Of Insurance: This Policy expires on the same day as The Insured's Motor Insurance Policy.

Premium: The consideration paid by or on behalf of the Policyholder.

Insured Incident: A Road Traffic Accident involving the Insured Vehicle within the Geographical Limits during the Period of Insurance, which We consider was caused at least partially through the negligence of a responsible traceable Third Party.

Motor Contract Dispute: A contract dispute relating to the sale or purchase of goods relating to the Insured Vehicle including the Insured Vehicle itself.

Motor Prosecution Defence: A defence of a motoring prosecution in respect of a defence punishable by penalty endorsement only.

Road Traffic Accident: A collision between two or more motor vehicles on a road within the meaning of the Road Traffic Act Section 192. The Road Traffic Act Section 192 defines a "road" as follows:

Road, in relation to England and Wales, means any highway and any other road to which the public has access, and includes bridges over which a road passes.

Limit of Indemnity: £100,000 (inclusive of Value Added Tax) in total for all Insured Persons in connection with any one event giving rise to a claim.

Third Party: The party driving or otherwise in control of or responsible for, the other or one of the other motor vehicles involved in a Road Traffic Accident.

Your Solicitor: The solicitor and/or claims handler instructed by You or on Your behalf to pursue Your claim against a Third Party.

2. LEGAL EXPENSES

2.1 a) What is covered?

The legal expenses reasonably incurred by Your Solicitor in relation to pursuit of a civil claim for damages (including the institution of legal proceedings) in connection with:

- i) claims for compensation arising out of damage to the Insured Vehicle caused by an Insured Incident, whilst the Insured Vehicle is being driven by, or in the custody or control of, You or a named driver under The Motor Insurance Policy, and which is not recoverable under any more specific contract of insurance covering the Insured Vehicle;
- ii) claims arising from Your personal injury or death as a direct result of an Insured Incident, which has occurred within the Territorial Limits.

During these proceedings We will pay the reasonable legal fees, expenses and costs, to the extent that they are unrecovered from the Third Party (after using all reasonable efforts), up to the Limit of Indemnity. We will pay these if the proceedings are unsuccessful, including any Third Party costs You are ordered to pay, up to the Limit of Indemnity.

2.1 b) The legal expenses incurred up to £1,000 on any one claim and in the aggregate, on a Motor Prosecution Defence provided that:

- i) The date when the motoring offence occurred or is alleged to have occurred is within the Period of Insurance.
- ii) The Insured Person will pay the first £100 of each and every claim which will be included within the applicable limit of £1,000 in the aggregate.
- iii) We, in Our absolute discretion, are satisfied there are reasonable prospects of successfully defending the case.

2.1 c) We will also provide an advice helpline to advise you in respect of any Motor Contract Disputes.

- i) A contract dispute relating to the sale or purchase of goods relating to the Insured Vehicle including the Insured Vehicle itself.

2.2 What is not covered?

Legal costs and expenses: -

a) if We consider:

- it is unlikely a reasonable settlement will be obtained; or
- that an offer received from a Third Party is a reasonable settlement of Your claim, whereupon We shall notify Your Solicitor to that effect, and We shall be under no further obligation to indemnify the issue or continuation of legal proceedings under this Policy other than the implementing, if accepted, of the terms of the offer.

b) Incurred without Our prior written consent.

c) in respect of a claim made to Us arising from an Incident which has occurred prior to the commencement of the Period of Insurance.

d) in respect of a claim communicated to Us more than 28 days after occurrence of the Incident from which the claim arises.

e) in respect of a claim made or considered against Us or another Insured Person.

f) if You withdraw instructions from Your Solicitor or withdraw from the legal proceedings without Our prior written agreement.

g) if You unreasonably instruct Your Solicitor to discontinue the legal proceedings or fail to co-operate with Us and/or Your Solicitor or Your Solicitor refuses for good reason to continue to act for You.

h) If You fail to give all reasonable assistance to Us or Your Solicitor in the conduct of the proceedings or if You do not

i) act in the accordance with the advice given by Us or Your Solicitor

j) where You are responsible for anything which in Our reasonable opinion prejudices Your case.

k) or other penalties which a Court of Criminal Jurisdiction orders to be paid as a result of the defence of any claim without our prior authorisation.

l) incurred without Our permission, in pursuing an application for a judicial review or appeal.

m) incurred without Our permission in pursuit of any claim for diminution of value of the Insured Vehicle arising out of the Insured Incident.

n) in the form of disbursements incurred by You or on Your behalf for suppliers of services obtained except for those arranged by either the coverholder or the scheme administrator.

o) in respect of a consulting engineer's report relating to damage to the Insured Vehicle arising out of the Insured Incident.

p) where Your motor insurers are entitled to repudiate the Motor Insurance Policy or refuse indemnity for any reason.

q) where at the time of the Insured Incident You did not hold a current driving license or were disqualified from driving.

r) where the Insured Vehicle was not roadworthy or was otherwise being driven unlawfully.

s) where the Insured Vehicle was being used for racing, rallies, competition or trials of any kind.

t) where the Third Party and their motor insurer are untraced.

u) in respect of claims to the Criminal Injuries Compensation Authority or in respect of a claim arising from a criminal act committed by You.

v) where the claim falls within the Small Claims Track limit of the County Courts of England and Wales or such other equivalent as may be substituted or as is appropriate for the Court having jurisdiction for the claim.

w) where We are satisfied that You have provided false and/or misleading and/or fraudulent information to Us or to Your Solicitor.

In addition, We will not cover

a) Your travelling expenses, subsistence allowances or compensation for absence from work.

b) loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date.

3. SPECIFIC CONDITIONS

- 3.1 You must inform Us in writing as soon as reasonably possible about any incident which could result in or affect a claim being made under the Policy.

- 3.2 You must: -
- give proper instructions to Us, and provide Us with information at Your expense.
- not do anything which in Our opinion may prejudice Your case.
- 3.3 We must be advised of any other legal expenses insurance which could cover an action for which We provide indemnity and in such event We will only pay a proportion of the legal costs and expenses.
- 3.4 We shall have complete control over the legal proceedings and shall choose a solicitor to act on Your behalf. You must accept Our choice up to the time when legal proceedings are to be initiated.
- 3.5 Unless You are acting with Our prior written authorisation We will not be bound by any promise or undertaking given by You to Your Solicitor.
- 3.6 You must authorise and instruct the solicitor to make payment to us out of any sums recovered in respect of payments for which we have incurred liability under this policy

4. DISBURSMENT

Your Solicitors shall obtain approval under this scheme, except for disbursements incurred by the scheme administrator or the coverholder in connection with the pursuit of Your claim.

5. GENERAL CONDITIONS

5.1 Observance

The due observance and fulfilment of the terms and conditions of this Policy in so far as they relate to anything to be done or complied with by You shall be a condition precedent to Our liability to make any payment under this Policy.

5.2 Subrogation

We may at Our own expense take proceedings in Your name to recover compensation or secure an indemnity from any Third Party in respect of any payment made or liability incurred by us under this Policy and any amount so recovered or secured shall belong to Us.

5.3 Disputes

If any dispute arises as to Policy interpretation, We offer You the option of resolving this by using the Arbitration procedure We have set out below in the Complaints Procedure. Using this Service will not affect Your legal rights.

5.4 Misrepresentation

If any fraud, misrepresentation or concealment is involved in Your obtaining this Policy or benefits under this Policy, the Policy shall be void, the premium whether paid or not shall be forfeited and We may recover from You any amounts We have already paid or incurred.

5.5 Cancellation

We may cancel this insurance at any time by giving You no less than 14 days' written notice.

5.6 Notice

Every notice to be given under this Policy must be given in writing. Notice to Us must be to Our address as set out in this Policy and to You at Your last known address.

5.7 Jurisdiction

This Policy is subject to the Laws of England and Wales.

6. COMPLAINTS PROCEDURE

Any complaint regarding Your policy or the service You receive should be directed in writing to:

The Claims Manager, Crusader Assistance, 13 Castle Mews Hampton, Middlesex TW12 2NP. If You remain dissatisfied, You can write to the coverholder, BCR Legal Assist Limited, Sovereign House, 1 Albert Place, Finchley, London N3 1QB or claims@bcr.co.uk.

If You remain dissatisfied, You can ask for your case to be referred to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. This referral services is additional to Your contractual rights under this policy.

7. MAKING A CLAIM

In the event of a claim please call 0208 844 8432. When calling please ensure that you have as many details available as possible, including (if applicable) the third party's name, address, vehicle registration number and insurance details. You should also ensure that you have your own insurance details available. If after receiving a claim We decide that a reasonable settlement is unlikely to be obtained or Your interests are better served by another course of action, then We will advise You of Our reasons. We will not be bound to pay any Legal Costs and Expenses until the claim has been accepted by Us in writing.

8. DATA PROTECTION ACT 1998 NOTICE

We collect and maintain personal information in order to underwrite and administer the Policies of insurance that We issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this Policy.

Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether We hold Your information on paper or in electronic form.

Enquiries in relation to data held by Crusader Assistance, 13 Castle Mews Hampton, Middlesex TW12 2NP.

Enquiries in relation to data held by BCR Legal Assist Limited should be directed to Data Protection, BCR Legal Assist Limited, Sovereign House, 1 Albert Place, London N3 1QB.

Enquiries in relation to data held by by Financial & Legal Insurance Company Limited should be directed to Data Protection, Financial & Legal Insurance Company Limited, 1 Lakeside ,Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW