



Motor Legal Protection-Policy summary

INTRODUCTION

This policy summary provides key information about the Motor Legal Protection Policy, which you should read. 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 Certificate. This scheme is administered by Crusader Assistance, 13 Castle Mews, Hampton, Middlesex, TW12 2NP and the cover-holder is BCR Legal Assist Limited of 25 Dollis Park, London N3 1HJ. 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 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.

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 28 days after the insured incident.

3) The payment of disbursements incurred for suppliers of services obtained except for those arranged by the cover-holder 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



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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.

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 claim please call the legal helpline which has been arranged by the Scheme administrator and BCR Legal Assist Limited on **0345 123 8338**. 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.

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 cover holder, 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.