

This is a separate document which contains the summary of cover only, full terms and conditions can be found in the Insurance Policy. We recommend that you read both the Insurance Policy and this summary.

### Type of Insurance and Cover

Your BDElite Household & Family PLUS Legal Expenses Policy provides cover to assist you and members of your household in the pursuit and defence for certain legal rights.

For there to be a claim under the policy there must be more than a 50% chance of us recovering damages, defending a claim or obtaining a legal remedy. This is known as reasonable prospects.

In the event of a claim we will handle the claim or appoint a solicitor to handle the claim on your behalf. You will not be able to choose your own solicitor to handle the claim unless:

- There is a conflict of interest with the solicitor we choose; or
- Legal Proceedings have been issued to recover your losses.

If you choose your own solicitor you will be liable for the first 10% of any legal costs and expenses incurred by your own solicitor.

This policy operates alongside your Home Insurance Policy.

### Significant Features and Benefits

- Cover is provided as shown in the table below for any one claim in respect of legal costs and expenses incurred in connection with the Insured Incidents shown in the table below. See the Insured Incidents under What IS Insured and the table below.
- There is a maximum amount that we will pay in respect of any one claim for each Insured Incident. See the relevant Limit of Liability in the table below.
- There is an annual aggregate limit in respect of all claims in any one Period of Insurance. See the table below.

Insured Incident	Limit of Liability	Excess	Amount in Dispute must exceed
1. Personal Injury	£50,000	Nil	Not applicable
2. Clinical and Medical Negligence	£50,000	Nil	Not applicable
3. Employment Disputes	£50,000	£250	Not applicable
4. Contract Disputes	£50,000	Nil	Not applicable
5. Property Disputes	£50,000	Nil	Not applicable
6. Legal Defence	£50,000	Nil	Not applicable
7. Professional Negligence	£50,000	Nil	Not applicable
8. Court Attendance	£1,000 (in respect of all claims in any one Period of Insurance)	Nil	Not applicable
9. Jury Service	£1,000	Nil	Not applicable
10. Tax Protection	£50,000	Nil	Not applicable
11. Identity Theft	£50,000	Nil	Not applicable

**The Limit of Liability is subject to an annual aggregate limit of £100,000 in any one Period of insurance**

- Cover is provided only where the claim is reported during the period of insurance and all claims must be immediately reported after an incident which may give rise to a claim. See 2 a. and b. under What IS Insured.
- For there to be a claim under the policy there must always be more than a 50% chance of recovering damages, defending a claim or obtaining a legal remedy. This is known as reasonable prospects. See 1. Under What is Insured and the definition of Reasonable Prospects under the Meaning of Words in this Policy

### Significant or Unusual Exclusions or Limitations

- The Insured Person must tell us immediately of any circumstances which may give rise to a claim. See 2. 'When You must report a claim to Us' under the Claim Settlement Provisions.
- An excess applies to certain Insured Incidents. See the amount of the Excess in the table opposite.
- The Personal Injury and Clinical and Medical Negligence Insured Incidents exclude any claim which develops gradually. See We will not pay for any claim under Insured Incidents 1. Personal Injury and 2. Clinical and Medical Negligence..
- Claims are subject to the Claims Settlement Provisions, which also sets out what the insured person must do and must not do in the event of a claim. See the Claims Settlement Provisions.
- An excess of 10% applies where the Insured Person chooses their own lawyer. See 7. Choice of Appointed Representative under the Claims Settlement Provisions and d. 'We will not pay' under 'What IS Insured'.

### Insurer

Your BDElite Household & Family PLUS Legal Expenses Insurance Policy is underwritten by Financial & Legal Insurance Company Limited, and is for the period not exceeding twelve months from the date shown on the certificate of insurance and for which you have paid or agreed to pay and we have agreed to accept a premium.

### Making a Claim

If you need to make a claim, the Insured Person must immediately report an incident to Financial & Legal Insurance Company Limited. Please call the claims helpline on 01204 567 480.

### Cancellation Rights (cooling off period)

You have the right to cancel your BDElite Household & Family PLUS Legal Expenses Policy within 14 days of receiving your documentation provided you have not made a claim. If you cancel your policy after the 14 days, you will be responsible for payment of the full premium.

### How to make a Complaint

Our aim is to provide a first class standard of service. If you think that we have let you down, you should in the first instance contact Financial & Legal Insurance Company Limited at No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW. If you are not satisfied with the response of Financial & Legal Insurance Company Limited you may be entitled to refer your complaint to the Financial Ombudsman Service. Contact details are available on the Financial Ombudsman Service website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Compensation

Financial & Legal Insurance Company Limited are covered under the Financial Services Compensation Scheme. In the event that they are unable to meet their obligations, you may be entitled to compensation.

BDElite Ltd. is registered in England, No. 7636844. Registered office: Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW. BDElite Ltd. is a subsidiary and Appointed Representative (firm reference number 552558) of Broker Direct Plc which is authorised and regulated by the Financial Conduct Authority (firm reference number 307607). In England and Wales, BDElite Ltd. is regulated by the Claims Management Regulator in respect of regulated claims management activities (authorisation number CRM28131). Regulatory registrations are recorded on the websites [www.fca.org.uk](http://www.fca.org.uk) and [www.claimsregulation.gov.uk](http://www.claimsregulation.gov.uk) respectively.

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under no 202915. Registered in England under Company no 03034220.