

# MOTOR PLUS LEGAL EXPENSES

## What you need to know

- The price includes Insurance Premium Tax (IPT).
- Full terms and conditions of the policy are available on request from your broker.

## Who are BDElite

BDElite has been a trusted supplier to UK insurance brokers for a number of years. Providing innovative products, services and total claims management, along with essential aftercare support for broker client's following a motor claim. BDElite offers a diverse product range of personal and commercial add-on insurance policies, only available to purchase through insurance brokers, including: Motor Legal Expenses, Household Legal Expenses, Commercial and Landlords Legal Expenses, Home Emergency and Breakdown Assistance. If you would like to know more about our products and services please contact your insurance broker.

BDElite Ltd. is registered in England, No. 7636844, Registered office: Atria, Spa Road, Bolton, BL1 4AG. Authorised and regulated by the Financial Conduct Authority for insurance distribution and claims management activities. Our firm's reference number is 797920. Our regulatory registration is recorded on the website [www.fca.org.uk](http://www.fca.org.uk).

The Broker is authorised and regulated by the Financial Conduct Authority.

## Statement of demands and needs

This cover meets the demands and needs of customers who require:

### MOTOR LEGAL EXPENSES INSURANCE

This insurance cover meets the demands and needs of drivers who wish to ensure that in the event they are involved in a road traffic accident that is Not Their Fault, they and any passengers travelling with them, will:

- Receive professional legal assistance and advice.
- Be insured for the costs and expenses of pursuing a claim for losses not covered by their motor insurance policy from the person who damages their vehicle, e.g. policy excess or personal injury to anyone travelling in or on the vehicle.
- Be guaranteed full payment of any compensation awarded.

### MOTOR PROSECUTION INSURANCE

This insurance cover meets the demands and needs of drivers who wish to ensure that in the event they are prosecuted for a motoring offence, they will:

- Be insured for the costs and expenses of protecting their rights.

### MOTOR CONTRACT DISPUTE INSURANCE

This insurance cover meets the demands and needs of drivers who wish to ensure that in the event they are involved in a dispute relating to a contract or alleged contract involving their vehicle (such as a vehicle financing agreement), they will:

- Be insured for the costs and expenses of pursuing a claim or protecting their rights.

### VEHICLE CLONING INSURANCE

This insurance cover meets the demands and needs of drivers who wish to ensure that in the event that they face civil or criminal proceedings arising from the use of their vehicle's identity by a third party without permission, they will:

- Be insured for the costs and expenses of defending their rights.

### ILLEGAL CLAMPING AND TOWING INSURANCE

This insurance cover meets the demands and needs of drivers who wish to ensure that in the event that they are the victim of illegal clamping or towing, they will:

- Be insured for the costs and expenses to pursue the recovery of any fees paid.

### MOTOR INSURANCE DATABASE DISPUTES

This insurance cover meets the demands and needs of drivers who wish to ensure that in the event they are in a dispute with the police or other government agency and their vehicle is seized following a failure in the communications between their insurer and the Motor Insurance Database, they will:

- Be insured for the costs and expenses of defending their rights.

### LICENCE PROTECTION INSURANCE

This insurance meets the demands and needs of drivers who wish to ensure that in the event they or an insured driver receive a notice served by a licensing authority which leads to the suspending, revoking, altering the terms of or refusal to renew their goods vehicle operator's licence or their driver's driving licence, they will:

- Be insured for the costs of protecting their rights.

### EMERGENCY HIRE VEHICLE INSURANCE

This insurance cover meets the demands and needs of drivers who wish to ensure that in the event their vehicle is unavailable or unroadworthy following a road traffic accident that is their fault, or has been stolen and not recovered, they will:

- Be insured for the costs of BDElite providing a replacement vehicle for up to 14 days.

# MOTOR PLUS LEGAL EXPENSES

ALL THIS COVER  
AND MORE

**£30.00**  
INCLUDING

 EMERGENCY HIRE  
VEHICLE INSURANCE

 MOTOR CLAIMS  
MANAGEMENT

 MOTOR LEGAL  
EXPENSES INSURANCE

 MOTOR PROSECUTION  
INSURANCE

 MOTOR CONTRACT  
DISPUTE INSURANCE

 VEHICLE CLONING  
INSURANCE

 ILLEGAL CLAMPING AND  
TOWING INSURANCE

 LICENCE PROTECTION  
INSURANCE

 UNENFORCEABLE  
PARKING FINES

Purchase of this cover is optional, please see overleaf for further details of its features and benefits.

**TO PURCHASE THIS COVER, CONTACT YOUR BROKER**

# WHAT YOU GET FOR £30.00

## 1. MOTOR LEGAL EXPENSES INSURANCE



## 2. MOTOR PROSECUTION INSURANCE



## 3. MOTOR CONTRACT DISPUTE INSURANCE



## 4. VEHICLE CLONING INSURANCE



## 5. ILLEGAL CLAMPING & TOWING INSURANCE



## 6. UNENFORCEABLE PARKING FINES



## 7. MOTOR INSURANCE DATABASE DISPUTES



## 8. LICENCE PROTECTION INSURANCE



## 9. MANAGING YOUR MOTOR CLAIM



## 10. 24/7 ACCIDENT RECOVERY



## 11. UNINSURED LOSS RECOVERY



## 12. REPLACEMENT HIRE VEHICLE AND FUNDED REPAIR



## 13. GUARANTEED COURTESY CAR



## 14. TOTAL LOSS NEGOTIATION



## 15. GLASS REPAIR AND REPLACEMENT



## 16. CLAIMS ASSISTANCE PACK



## 17. KEY RECOVERY SERVICE



## 18. 14 DAY EMERGENCY HIRE CAR



## HOW THIS POLICY CAN HELP YOU

### 1. MOTOR LEGAL EXPENSES INSURANCE

Following an accident that is NOT Your Fault, you may wish to claim compensation from the at fault insurer for any injuries you suffer.

The value of your claim will determine whether the legal costs incurred in representing you are recoverable from the at fault insurer and how your claim should be presented to them.

#### WITH BDELITE MOTOR LEGAL EXPENSES INSURANCE

##### If legal costs are recoverable

- This policy will appoint a specialist road traffic accident solicitor to prepare and present your claim for compensation.

##### If legal costs are not recoverable

- This policy will support you in making your claim for personal injury compensation. This support may include assistance in the preparation of papers, the giving of advice and with the courts consent attend a court hearing.

Whether legal costs are recoverable from the at fault party's insurer or not, the BDElite Motor Legal Expenses Insurance policy ensures:

- You have appropriate representation.
- You will receive every penny of compensation awarded to you.
- Any passengers who are injured, including colleagues, family members and friends are also covered and like you are guaranteed to receive every penny of compensation awarded to them.

#### WITHOUT BDELITE MOTOR LEGAL EXPENSES INSURANCE

##### If legal costs are recoverable

- Any solicitor or law firm you appoint to pursue compensation for personal injury may enter into an agreement with you commonly known as NO WIN NO FEE, whereby, they can take up to 25% of the compensation awarded to you as a success fee.

##### If legal costs are not recoverable

- You will prepare and pursue your claim for compensation directly with the at fault party's insurer.

### 2. MOTOR PROSECUTION INSURANCE

You receive a notice of intention to prosecute you for a motoring offence which you believe to be wrong, this policy covers the costs of a solicitor to defend you.

### 3. MOTOR CONTRACT DISPUTE INSURANCE

You put your vehicle in for a service and a cam belt replacement. The garage charge for the work, but don't replace the cam belt. The engine later fails due to the original cam belt breaking, but the garage refuses to fix the damage. This policy covers the costs of a solicitor to pursue your claim for compensation.

### 4. VEHICLE CLONING INSURANCE

- You are facing civil or criminal proceedings due to your vehicle's identity being used by someone without your permission, this policy covers the costs of a solicitor to defend you.

### 5. ILLEGAL CLAMPING AND TOWING INSURANCE

You are the victim of illegal clamping or towing, this policy covers the costs of a solicitor to recover any fees paid.

### 6. UNENFORCEABLE PARKING FINES

You receive a parking fine from a local authority which you believe to be unenforceable this policy covers the costs of a solicitor in the appeal to the local authority or independent adjudicator.

### 7. MOTOR INSURANCE DATABASE DISPUTES

You are in a dispute with the police or other government agency as your vehicle is seized following a failure in the communications between your insurer and the Motor

Insurance Database resulting in incorrect information about You or the Insured Vehicle being recorded on the database, this policy covers the costs of a solicitor to represent your legal rights.

### 8. LICENCE PROTECTION INSURANCE

You receive a notice served by a licencing authority which leads to the suspending, revoking, altering the terms of or refusal to renew your driving licence or goods vehicle operators licence, this policy covers the costs of a solicitor to defend you.

### 9. MANAGING YOUR MOTOR CLAIM

Whatever type of motor claim you have, Your Fault, NOT Your Fault, Theft, Vandalism, Fire, Flood, Glass or Pothole Damage, a dedicated claims handler will manage the claim on your behalf.

### 10. 24/7 ACCIDENT RECOVERY

If your vehicle is immobilised at the scene of the accident we will recover you, your vehicle and any passengers to a destination of your choice within 20 miles of the accident location (max. vehicle weight 3.5 tonne GVW).

### 11. UNINSURED LOSS RECOVERY

If you are involved in an accident that is NOT Your Fault, you may have losses that are not covered by your motor insurance policy. These are called Uninsured Losses and can include:

- Your policy excess and any loss of earnings you suffer.
- Transport costs you incur as a result of being without your vehicle (car or van hire, bus fares, taxi fares) and any personal items damaged in the accident.

Motor Insurers usually allow you to keep your no claims discount if you are able to claim back these losses. This policy provides you with an expert in claims recovery to do this for you.

### 12. REPLACEMENT HIRE VEHICLE AND FUNDED REPAIR

If your vehicle is off the road following an accident that is NOT Your Fault, then subject to circumstances, we may be able to arrange:

- A replacement vehicle suitable for your needs to keep you mobile.
- Funding for repairs to your vehicle which means you will not have to pay your policy excess.

As you are not at fault for the accident, the costs of these services will be recovered from the fault party's insurer.

### 13. GUARANTEED COURTESY CAR

If you make arrangements for repairs following a fault accident to be completed by a BDElite Approved Repairer, they will provide you with a 1.2L small manual hatchback courtesy car.

### 14. TOTAL LOSS NEGOTIATION

Should your vehicle be deemed a "write off" your claims handler will help you negotiate a settlement with your insurer.

### 15. GLASS REPAIR AND REPLACEMENT

In the event that you suffer glass damage, we will help you arrange for the repair or replacement of the glass.

### 16. CLAIMS ASSISTANCE PACK

We want you to be able to contact us for assistance as soon as you need it. To ensure that you can, we provide you with a:

- Glove Box Card to record the accident details.
- Key Tag with our helpline number for your car key.
- BDElite Claims Assistance App which is available to download on the App Store or Play Store.

### 17. KEY RECOVERY SERVICE

- It can be very expensive to replace a lost vehicle key. The Key Tag tells the finder how to return your key with a reward to increase the chance of the key making its way home to you.

## 18. 14 DAY EMERGENCY HIRE CAR

If your car is unavailable to you because it has been:

deemed an  
unroadworthy  
total loss



stolen  
and not  
recovered



it is likely that your motor policy won't provide a courtesy car in these circumstances.

This policy will provide a suitable equivalent replacement hire car to keep you mobile for up to 14 days while your settlement claim is organised.

PLUS



### INCLUDED WITH THIS POLICY

Replacement hire car up to a:  
1.2L small manual hatchback e.g. Ford Fiesta.

## UPGRADE YOUR EMERGENCY HIRE CAR

if you require a vehicle that is a more suitable equivalent to your own.

### ENHANCE



£15.00 UPGRADE

TOTAL £45.00

Replacement hire car up to a:  
2.0L family size saloon e.g. Ford Mondeo.

### PRESTIGE



£25.00 UPGRADE

TOTAL £55.00

Replacement hire car up to a:  
Mercedes C180 saloon or suitable equivalent.