

Assisting you every  
step of the way

# Certificate of Insurance

## Motor Fleet Legal Expenses and Emergency Hire Vehicle Insurance

### TO REPORT A NEW CLAIM

Please call the Claims Helpline on **01204 567 567**

quoting the certificate number below

Alternatively report your claim via [www.bdelite.co.uk](http://www.bdelite.co.uk)

Or the **BDElite Claims Assistance App** available on the App Store or Play Store



<b>Policyholder</b>	Commercial Clients of Munro-Greenhalgh Limited
<b>Date Cover Commenced</b>	02 March 2025
<b>Period of Insurance</b>	From the Date Cover Commenced up to the renewal date of the motor policy with which this insurance is issued – such a period not to exceed 12 months
<b>Certificate Number</b>	<b>FL90001916</b>
<b>Number of Vehicles Insured Under This Policy</b>	As declared to Insurers by Munro-Greenhalgh Limited

Insured Incident	Included	Limit of Liability	Excess	Amount in dispute
1. Recovery of Losses when You are involved in a motor accident which is NOT Your Fault	Yes	£100,000	Nil	Not applicable
2. Defence of a Criminal Prosecution for a Motoring Offence	Yes	£100,000	£100	Not applicable
3. Motor Vehicle Contract Disputes	Yes	£100,000	Nil	£100
4. Vehicle Cloning	Yes	£100,000	Nil	Not applicable
5. Illegal Clamping and Towing	Yes	£100,000	Nil	£100
6. Unenforceable Parking Fines	Yes	£100,000	Nil	Not applicable
7. Motor Insurance Database Disputes	Yes	£100,000	Nil	Not applicable
8. Licence Protection	Yes	£100,000	Nil	Not applicable
9. Emergency Hire Vehicle	No	In the event that the <b>Insured Vehicle</b> is unavailable or unroadworthy following a fault accident or theft, a replacement vehicle will be provided for up to 14 days.		

**The Limit of Liability under Insured Incidents 1 to 8 is subject to an annual aggregate limit of £200,000 in respect of all Insured Incidents in any one Period of Insurance.**

This Certificate forms part of your Motor Fleet Legal Expenses and Emergency Hire Vehicle Insurance Policy. This Certificate and the Insurance Policy should be read together as one document. This Certificate should be kept in a safe place together with your Policy.

Nick Garner, Chief Executive Officer  
Financial & Legal Insurance Company Limited

**IMPORTANT** If you believe you have a claim, or a potential claim under this policy please report this to us immediately.

**Fleet**

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 insurance cover is underwritten by Financial and Legal Insurance Company Ltd. who are registered in England, No. 03034220. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 202915.