

# HOUSEHOLD & FAMILY PLUS LEGAL EXPENSES INSURANCE

## Insurance Product Information Document (IPID)

Company: BDElite Ltd. is authorised and regulated by the Financial Conduct Authority (firm reference number 797920)



This document provides a summary of the key information, covered by this Policy which you should read. It does not contain the full terms and conditions of the Policy which can be found in the BDElite Household & Family Plus Legal Expenses Insurance Policy Wording.

### What is this type of insurance?

This is a claims made, Household & Family Legal Expenses Insurance Policy which is designed to assist you and members of your household in the pursuit and defence of certain legal rights. This policy operates alongside your Home Insurance Policy.



#### What is insured?

- ✓ 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.
- ✓ There is a maximum amount (Limit of Liability) that we will pay in respect of any one claim for each Insured Incident.
- ✓ There is an annual aggregate limit of £100,000 in respect of all claims in any one Period of Insurance.



#### What is not insured?

- ✗ Any claim or incident which may lead to a claim and which the Insured Person knew about or ought reasonably to have known about before the start of this Policy.
- ✗ In respect of any one claim and in total in any one Period of Insurance more than the relevant Limit of Liability and the annual aggregate limit shown in the Certificate of Insurance.

	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
12	Education Appeals	£50,000	Nil	Not applicable
13	Probate Disputes	£50,000	Nil	Not applicable
14	Home Sale or Purchase Disputes	£50,000	Nil	£500
15	Homebuyers Protection <ul style="list-style-type: none"><li>• Conveyancing Fees</li><li>• Survey Fees</li><li>• Valuation Fees</li><li>• Mortgage Arrangement and Lender Fees</li></ul>	£1,100 £750 £750 £400	Nil	Not applicable

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



#### Are there any restrictions on cover?

- ! The Insured Person must tell us immediately of any circumstances which may give rise to a claim.
- ! The personal injury and Clinical and Medical Negligence Insured Incidents exclude any claim which develops gradually, unless it is the result of a sudden and specific incident.
- ! 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.
- ! An Excess of 10% applies where the Insured Person chooses their own lawyer.
- ! 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.
- ! 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.



## Where am I covered?

- ✓ United Kingdom, Channels Islands and Isle of Man.



## When does the cover start and end?

Your Policy covers you for up to 12 months from the date you request your Policy to be started. The date will be referenced on your Certificate of Insurance.



## What are my obligations?

- You must report a claim during the Period of Insurance and immediately after the Insured Person became aware of circumstances which may give rise to a claim.
- You must seek and follow the advice provided to You by Our claim helpline.
- You must keep Us up to date with all developments and ensure the Insured Person continues to follow advice from Our claim helpline.
- Pay any applicable Excess.



## How do I cancel the contract?

You have the right to cancel your BDElite Household & Family Plus Legal Expenses Insurance 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.



## When and how do I pay?

You should make payment to your Broker, this may be by making a one off payment or your Broker may be able to arrange credit facilities if required.

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 registrations are recorded on the website [www.fca.org.uk](http://www.fca.org.uk).

The insurance cover is underwritten by Financial & 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.

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## Customer Information

**Company:** BDElite Ltd. is authorised and regulated by the Financial Conduct Authority (firm reference number 7979207)



## Making a claim

In the event of a claim please contact us using the below details:

- Financial & Legal Insurance Company Limited, No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW.
- Claims telephone number: 01204 567 480.

## Complaints process

If you feel that we have let you down and you wish to raise a complaint, please contact us on 01204 567 480 or in writing to Financial & Legal Insurance Company Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW.

If we are unable to resolve the complaint to Your satisfaction (and if eligible), You can ask the Financial Ombudsman to review Your case. This is a free and unbiased service.

Telephone: 0800 023 4567 (Landlines) 0300 123 9123 (Mobile)

Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

## Financial Services Compensation Scheme

Financial & Legal Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.