

MOTOR 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.
- Under heads of cover 1 to 8, the maximum we will pay in costs and expenses is £100,000 per claim, with an aggregate maximum limit of £200,000 in any one period of insurance.

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.

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.