



Motorist Legal Expenses Certificate Cover Summary

Statement

This is only a summary of the policy. The full terms and conditions of the cover can be found in the policy document. It is important that you read the policy carefully when you receive it. Please note that this motor legal protection cover applies only whilst the associated motor insurance policy issued by BDML Connect Ltd remains in force.

Name of the insurance undertaking: Equity Red Star at 52 Leadenhall Street, London, EC3A 2BJ.

Type of insurance and cover

Recovery of losses not covered by your motor insurance policy following loss of or damage to your vehicle. Cover for legal expenses up to £50,000 per claim, to pursue a claim directly arising from one or more **insured incidents** in pursuit or defence of civil, tribunal or arbitration proceedings or appeals arising from them.

Significant features and benefits

Legal costs of pursuing recovery of uninsured losses following loss or damage to your vehicle. Vehicle recovery and cost of replacement hire in some circumstances.

Significant or unusual exclusions or limitations

Any claim where the date of event does not meet the conditions stated in the policy.

Legal expenses:

- that we have not agreed to in writing; or
- which are higher than we have agreed; or
- which were incurred before we have written to confirm acceptance of the claim; or
- where there is no reasonable prospect of success.
- which are estimated to exceed the amount in dispute

Period of Insurance

The period of the Igo4 household insurance policy which runs concurrently with this cover and does not exceed 12 months.

Cancellation

Within 14 days of receipt of the policy documentation you can ask us to cancel the policy. You can either phone or write to us to confirm this. If you have not made a claim, you will get a full return of premium. If you have made a claim or if you cancel after 14 days from receipt of your documents there will be no refund of premium.

Claims

Call **us** on 0800 008 6709, quoting the reference FamilyPlus, or write to **us** at:
FamilyPlus, Kircam House, 5 Whiffler Road, Norwich NR3 2AL

Complaints

You may contact The Chief Executive of FamilyPlus, Kircam House, 5 Whiffler Road, Norwich, NR3 2AL. If **you** are not satisfied please write to the Chief Executive of Equity Red Star at 52 Leadenhall Street, London, EC3A 2BJ. If you are unhappy with his response you may write to Lloyd's Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA. Tel: 020 7327 5693. If you remain dissatisfied then you can refer the matter to the Financial Ombudsman Service. tel: 0845 080 1800. Full details will be made available at the appropriate stage of the complaints process.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Insurance business is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on www.fscs.org.uk or by telephoning **020 7892 7300**.