



This is a separate document which contains the summary of cover only, full terms and conditions can be found in the Insurance Policy. We recommend that you read both the Insurance Policy and this summary.

## Type of Insurance and Cover

Should you suffer a breakdown in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, Your BDElite Motor Breakdown Assistance Insurance Policy will provide assistance at the roadside to either fix your vehicle, or to provide recovery to a local garage or onward travel to your destination.

## Significant Features and Benefits

- Cover is provided only where the claim is reported to BDElite during the Period of Insurance and all claims must be immediately reported after an Incident which may give rise to a claim. See 1. under What IS Insured.
- Cover provided is dependent on the level of cover purchased, as shown in the table below. See the Insured Assistances under What IS Insured and the table below.
- There is a maximum amount that we will pay in respect of any one claim for each Insured Assistance. See the relevant Limit of Liability in the table below and the monetary limits shown under b. c. and d. under Insured Assistance 3. Nationwide Recovery/Onward Travel.
- There is a maximum number of call outs per Insured Vehicle in any one Period of Insurance. See b. under 'We will not pay any claim or provide assistance' under What IS Insured and the table below.
- In the event of assistance being provided following an Insured Incident, We will at Your request, relay telephone messages to Your family members, friends or business associates to advise of any unforeseen travel delays.
- In the event of assistance being provided under Insured Assistance 1. Roadside Assistance and Local Recovery or 2. Homestart Assistance, You may telephone the Breakdown Assistance helpline in connection with an Emergency medical transfer of the Insured Person and any motoring-related problem which is not covered under Insured Assistance 1. Roadside Assistance and Local Recovery and 2. Homestart Assistance.

Insured Assistance	Limit of Liability	Excess
1. Roadside Assistance and Local Recovery	N/A	Nil
2. Homestart Assistance	N/A	Nil
3. Nationwide Recovery / Onward Travel	N/A	Nil
4. Misfuelling – applicable only for vehicles up to 7.5t	£2,500	Nil
5. Lost and Broken Keys and Locks – applicable only for vehicles up to 7.5t	£100	Nil
The maximum number of call outs per Insured Vehicle up to 3.5t in any one Period of Insurance is 6 The maximum number of call outs per Insured Vehicle over 3.5t in any one Period of Insurance is 4		

## Significant or Unusual Exclusions or Limitations

- The Insured Person must tell us immediately of any circumstances which may give rise to a claim. See What IS Insured 1b.
- A breakdown within 1 mile of Your address is not covered unless you have purchased Insured Assistance 2. Homestart Assistance. See table above and Insured Assistance 2. Homestart Assistance.
- A medical certificate is required before an emergency driver is provided. See Insured Assistance 3. Nationwide Recovery / Onward Travel.
- The maximum number of persons we will transport under Insured Assistance 1,3 and 4 is 8 persons including the driver. See g. under definition of Insured Vehicle.
- The most we will pay for bed and breakfast under Insured Assistance 3. Nationwide Recovery / Onward Travel is £150 per person up to a maximum of £500 in total. See C under Section 3. Nationwide Recovery / Onward Travel.

- We will not pay for any costs involving misfuelling if the vehicle is over 7.5t in weight. See E under 'what we will not pay' in Insured Assistance 4. Misfuelling – applicable only to vehicles up to 7.5t.
- We will not pay any costs of whatsoever nature incurred by any other Breakdown or similar organisation whether or not their services have been mandated by the Police or any emergency service.
- For commercial vehicles over 7.5t, We will not provide any assistance where a copy of the required applicable maintenance records or certificates are not available at the time of the Incident.
- We will not pay for any costs or provide any assistance where the Insured Vehicle is used in the provision of courier services. See c. under the definition of Insured Vehicle.
- We will not pay for any costs or provide assistance for an Insured Vehicle used for Hire or Reward unless the appropriate level of cover has been purchased. See definition of Hire or Reward and b. under the definition of Insured Vehicle.

## Insurer

Your BDElite Motor Breakdown Assistance Insurance Policy is underwritten by Financial & Legal Insurance Company Limited, and is for the period not exceeding twelve months from the date shown on the Certificate of Insurance and for which you have paid or agreed to pay and we have agreed to accept a premium.

## Making a claim

If you require assistance please call the 24 hour Breakdown Assistance helpline number **01204 567 497** and provide your name, policy details, policy number, contact number, vehicle details, the vehicle fault, registration number and location.

## Cancellation rights (cooling off period)

You have the right to cancel your BDElite Motor Breakdown Assistance Insurance Policy within 14 days of receiving your documentation provided you have not made a claim. You should return these documents including your BDElite Certificate of Insurance to your insurance adviser at the address at which they conducted business with you requesting that your Policy is cancelled and that any monies paid be refunded. If you cancel your Policy after the 14 days, you will be responsible for payment of the full premium.

## How to make a Complaint

Our aim is to provide a first class standard of service. If you think we have let you down, you should in the first instance write to:

The Managing Director, BDElite Ltd, Atria, Spa Road, Bolton, BL1 4AG.

If you are not satisfied with the response you may be entitled to refer your complaint to the Financial Ombudsman Service. Contact details are available on the Financial Ombudsman Service website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Compensation

Financial & Legal Insurance Company Limited are covered under the Financial Services Compensation Scheme. In the event that they are unable to meet their obligations, you may be entitled to compensation.

BDElite Ltd. is registered in England, No. 7636844. Registered office: Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW. BDElite Ltd. is a subsidiary and Appointed Representative (firm reference number 552558) of Broker Direct Plc which is authorised and regulated by the Financial Conduct Authority (firm reference number 307607). In England and Wales, BDElite Ltd. is regulated by the Claims Management Regulator in respect of regulated claims management activities (authorisation number CRM28131). Regulatory registrations are recorded on the websites [www.fca.org.uk](http://www.fca.org.uk) and [www.claimsregulation.gov.uk](http://www.claimsregulation.gov.uk) respectively. 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.