

BDELITE HOME EMERGENCY PLUS POLICY WORDING



Home Emergency Plus

Welcome to BDElite

Thank you for choosing BDElite Ltd. to provide your Home Emergency Plus Policy, which is underwritten by Great Lakes Reinsurance (UK) SE. As a BDElite customer you now have insurance to protect you in relation to the Home Emergency sections set out in this Policy. A summary of the cover provided by this Policy is shown in your Keyfacts document.

Emergency Claims Helpline Service 01204 567 499

Operates 24 hours a day 365 days a year

How to Arrange Assistance and Make a Claim

1. Telephone the **Claims Helpline Service** quoting with whom the insurance was arranged, **Your** policy number and provide details of the problem.
2. The **Claims Helpline Service** will obtain a suitable **Contractor**.
3. The **Claims Helpline Service** and the **Contractor** will work with **You** to complete the **Emergency Work** at a time that is convenient for **You**.
4. **You** must ensure that whilst the **Contractor** is at the **Property** a person, duly authorised by **You** to approve the undertaking of any work, is also present.
5. The **Contractor** will charge the cost of all **Emergency Work** covered by the insurance directly to **Us**.
6. **You** will be asked to pay the cost of:-
 - a) call-out charges if there is no one at the **Property** when the **Contractor** arrives in the agreed period or where no cover is operative under this policy.
 - b) all charges in excess of the **Claim Limit(s)**.
 - c) any additional costs incurred at **Your** request in fitting replacement parts or components of a superior specification to the original.
7. **You** must notify the **Claims Helpline Service** within 48 hours of first discovering the emergency, unless **You** can demonstrate to **Us** that significant circumstances prevented **You** from notifying **Us**. Failure to do either of the above will result in **Your** claim being declined.

The meaning of Words in this Policy

The words or expressions detailed below have the following meaning wherever they appear in **bold** type within this policy.

Agent

The **Agent** appointed by the **Coverholder** to transact this insurance with **You**.

Certificate of Insurance

The document which shows details of **You** and this insurance and is attached to and forms part of this policy.

Claims Helpline Service

The Helpline which is operated by LIMemergency, part of Legal Insurance Management Limited, the **Coverholder**.

Claim Limit(s)

The amount **We** will pay in respect of any one claim and during any one

Period of Insurance as specified within the **Certificate of Insurance**.

For **Emergency Work** the cost shall be limited to the call-out charges, the number of hours' labour (if applicable) as shown in the **Certificate of Insurance** and parts and materials, subject to the maximum amount payable as shown in the **Certificate of Insurance**.

Contractor

A qualified person approved and instructed by the **Claims Helpline Service** to undertake **Emergency Work**. (This may include a Local Authority in the case of Pest Infestation).

Coverholder

The policy is administered on behalf of the **Insurer** by Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF.

Emergency Work

Work undertaken by the **Contractor** to resolve an emergency by completing a **Temporary Resolution or Repair** (or a **Permanent Repair** where this can be done at a similar cost) in respect of the occurrences covered by this insurance subject to the policy **Claim Limit(s)**. In relation to Pests, this shall mean the removal or control thereof.

Excess

The first amount of each and every claim as detailed on the **Certificate of Insurance**.

Insured Areas

As set out in each section under **What this insurance covers** and specifically:

Pest Infestation – Any room inside of the **Property** including any outbuildings to which **You** have direct access without stepping outside of the **Property**.

Insured Person, You, Your

The person or company who has paid the premium and is named in the **Certificate of Insurance** as the **Insured Person**.

Insurer

This insurance is administered by Legal Insurance Management & arranged by BDElite Ltd. and underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Legal Insurance Management Limited is authorised and regulated by the Financial Conduct Authority under registration number 552983. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Period of Insurance

The **Period of Insurance** shown in the **Certificate of Insurance**.

Permanent Repair

Repairs or work required to permanently resolve the reason for the emergency occurring.

Primary Heating System

The principal central heating and hot water systems excluding any form of solar heating system and non-domestic central heating boiler or source.

Property

Your principal private dwelling residence having no more than 20 rooms and owned by **You**.

Ring-Fence

Where credit or debit card details will need to be left and funds temporarily held in the event that a claim cannot be validated or is not covered by this insurance. If a claim is not valid, funds will be processed.

Service

All attempts made by **Us** and the **Contractor** to rectify, repair, limit or prevent damage in respect of the items covered by this policy following an emergency.

Temporary Resolution or Repair

A resolution or repair which will resolve an emergency but will need to be replaced by a **Permanent Repair**.

Territorial Limits

The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.

Uneconomical

Where the cost to repair the item (including parts and labour) is greater than 75% of the cost of replacing the item as new.

We, Us, Our

UK General Insurance Ltd. on behalf of Great Lakes Reinsurance (UK) SE.

What you need to know about your Policy

What is an Emergency?

For cover to apply under this policy, the situation that arises must fall within the definition of an emergency under each respective section of cover in the policy.

For **Your** ease of reference, where **We** outline an emergency under each section of cover, this will be highlighted in *Italics*.

Notification of Your claim

Where an emergency arises under this policy, cover is conditional upon the grant of access to the **Property** by the **Contractor** within 24 hours of the notification of **Your** claim.

Claims must be reported to the **Claims Helpline Service** within 48 hours of discovering the emergency, unless **You** can demonstrate to **Us** that significant circumstances prevented **You** from notifying **Us**.

Thereafter, **Your** claim will not be considered to be an emergency under this policy.

Validating Your Policy

Where it is not possible to validate **Your** claim at the time of initial notification, **We** may **Ring-Fence** funds, meaning that **You** may be

required to leave either credit or debit card details which may be debited in the event that the cost of the call-out and any subsequent repairs are not covered by this insurance.

Household Buildings and/or Contents Policies

This insurance is not a household buildings and/or contents policy. It complements **Your** household insurance policies, providing benefits and services which are not normally available under such policies. This policy is only in respect of Property Emergency Assistance and cannot assist with any other insurance matter. If the situation is not covered under **What this insurance covers**, **You** should telephone **Your** buildings and/or contents insurer direct for claims assistance and advice.

Maintenance of Your Property

It is a requirement of this policy that **You** maintain equipment in **Your Property** including boilers or any facility in accordance with the manufacturer's recommendations.

Co-operation

You shall at all times co-operate with **Us** and give to **Us** and/or the **Contractor**, evidence and documents as requested to support **Your** claim, at **Your** own expense.

What this insurance covers

Section 1 – Plumbing and Drainage

Emergency Work following damage to or failure of the plumbing and drainage system which:-

- means that internal flooding or water damage is a likely consequence and **You** anticipate that **You** will not be able to contain the leak (providing **You** with enough time to make a repair); or
- means that **You** do not have access to a toilet within **Your Property**; or
- causes external drains within the boundary of the **Property** to be blocked where this can be resolved by jetting.

Excluding:-

- the replacement of water tanks, cylinders and central heating radiators, external WC's, external pipes and taps;
- overflows not causing internal water damage;
- blocked toilets where this has been caused as a consequence of wilful misuse or the internal workings of the flush;
- Saniflo systems or other macerator based systems;
- all public sewers, drains and pipe work which are maintained by local utilities or service undertakings;
- descaling and any work arising from hard water scale deposits;
- dripping taps or systems where water is safely escaping down a drain or the failure of waste disposal units;
- external overflows unless internal damage is a likely consequence or the leakage of water from a swimming pool or hot tub;
- the repair of domestic appliances that are leaking water, other than from external fixed pipe work;
- costs that should be shared proportionately across all responsible parties;
- shared drains;
- blocked drains which have occurred due to wilful misuse;
- where there is a leak from a shower, bath or sink when in use and there is another means of bathing or washing at the **Property**.

Section 2 – Internal Electricity Supply

Emergency Work following the electricity failure of at least one complete circuit which:-

- cannot be resolved by carefully resetting the fuse box; and
- would not be more appropriately resolved by the regional electricity network supplier.

Excluding:-

- external lighting including security, garages and outbuildings;
- the replacement or adjustment of any light bulbs;
- electricity supply to burglar/fire alarm systems, CCTV surveillance, or to swimming pools, the plumbing and filtration system for swimming pools and any leisure equipment;
- photovoltaic (solar panels) or geothermal systems;
- where an appliance has caused a circuit to fail or trip.

Section 3 – Gas Supply

*Following the advice of, and/or remedial work by **Your** local gas board, Emergency Work as result of a gas leak within the **Property**.*

Excluding:-

- repair work to or the cost of replacing lead pipe work;
- the interruption or disconnection of public services to the **Property**, however caused, or the failure, breakdown or interruption of the mains gas supply system.

Section 4 – Water Supply

Emergency Work following a water supply system failure to:-

- the kitchen; or
- the bathroom where there is no other water supply available in that room.

Excluding:-

- the interruption or disconnection of public services to the **Property**,

however caused, or the failure, breakdown or interruption of the mains water supply system;

- where **You** have access to a water supply in another bathroom;
- descaling and any work arising from hard water scale deposits.

Section 5 – Security

*Emergency Work following damage or failure of the following items which would render the main living areas of the **Property** insecure and easily accessible to intruders.*

- External lock.
- External door.
- External window.

Excluding:-

- internal locks, doors and glass;
- external garages or outbuildings;
- any damage caused by the **Contractor** in gaining access to the **Property**;
- window locks;
- doors subject to swelling;
- porch doors where there is another lockable door which prevents access to the main living areas of the **Property**.

Section 6 – Lost Key

*Emergency Work following the loss of the only available key to the **Property** which cannot be replaced and normal access cannot be obtained.*

Excluding:-

- the loss of keys to internal doors, garages and outbuildings;
- any damage caused by the **Contractor** in gaining access to the **Property**.

Section 7 – Pest Infestation

*Emergency Work following an infestation as a result of the following pests/nests which directly affect the **Insured Areas** of the **Property** and there is clear evidence of the infestation.*

- Wasp nests.
- Hornet nests.
- House mice.
- Field mice.
- Rats.
- Cockroaches.

Excluding:

- repeat claims where **You** have failed to follow previous guidance from **Us** or the **Contractor** to prevent continued or further infestation;
- the removal of bees and bee hives. Bees are not seen as pests and therefore cannot be treated in the same way as hornets or wasps. If **You** have a swarm, or bees in the structure of **Your Property**, **You** should contact the British Beekeepers Association for guidance: www.bbka.org.uk.

Section 8 – Roofing

*Emergency Work following sudden and unforeseen damage to the roof of the **Property** which is causing internal damage.*

*If damage is caused by severe weather, please be aware that a **Contractor** may not be able to attend until the weather conditions are safe for them to do so.*

*Where **We** have established that the damage to **Your** roof is in excess of **Your Claim Limit(s)**, **You** will need to contact **Your** buildings insurance provider.*

Excluding:-

- damage to flat roofs over 10 years of age;
- wear and tear;
- damage where the roof has not been satisfactorily maintained;
- costs that should be shared proportionately across all responsible parties;
- claims where there has been damage to or loss of tiles and no internal damage is being caused.

Section 9 – Primary Heating System

Emergency Work following the complete breakdown of the Primary Heating System which:-

- results in the complete loss of heating to **Your Property** and/or
- results in the complete loss of hot water.

Excluding:-

- boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt);
- lighting of boilers or the correct operation or routine adjustment of time or temperature controls;
- any form of geothermal or solar heating systems;
- power flushing or descaling;
- the replacement of water tanks, cylinders and central heating radiators;
- overflows not causing internal water damage;
- where an immersion heater or similar is available to resolve the failure;

- 8) intermittent faults;
- 9) where there is a loss of hot water but there is use of an electric shower at the **Property**;
- 10) failures caused by a lack of maintenance or neglect by **You** (where a boiler has not been serviced in the 12 months prior to **Your** claim or if **You** live in a hard water area and the fault may be due to a build-up of limescale **You** may be asked to **Ring-Fence** funds before a **Contractor** is sent to **Your Property**).
- 11) re-setting of boilers;
- 12) where a boiler can be operated manually to resolve the loss of hot water and/or heating.

Section 10 – Boiler Replacement Contribution

Subject to acceptance of a claim under Section 9 of this policy, where **Your** boiler has failed and is deemed by the **Contractor** and **Us** to be **Uneconomical** to repair, **We** shall contribute (upon production of an original receipt for payment) towards the cost of a brand new like for like replacement. **Our** contribution will be based on the age of **Your** boiler when deemed **Uneconomical** to repair and the amount shown within the **Claims Limit(s)** on **Your Certificate of Insurance**.

Please note, **Our** contribution under this section shall not include any labour, delivery or shipping costs.

Section 11 – Overnight Accommodation

Overnight accommodation (arranged by and booked by **Us**) where it has not been possible to resolve the emergency following an accepted claim for **Emergency Work** by a **Contractor** under another section of this policy and the **Property** is rendered uninhabitable. The maximum amount that **We** will pay is shown within the **Claims Limit(s)** on **Your Certificate of Insurance**.

Excluding:-

- 1) the cost of any food that **You** may have purchased;
- 2) the cost of any parking that **You** may have incurred;
- 3) the cost of travel to the accommodation that **You** may have incurred.

Conditions of Your Policy

We shall not be liable for costs arising from or in connection with:-

1. circumstances known to **You** prior to the commencement date of this insurance;
2. any claim which has not been accepted under this policy;
3. any system, equipment including boilers or facility which has not been properly installed or maintained in accordance with the manufacturer's instructions;
4. any system which has been incorrectly used or modified, or has been tampered with;
5. any system which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect;
6. replacement or adjustment to any decorative or cosmetic part of any equipment;
7. garages, outbuildings, leisure equipment, cesspits, septic tanks or fuel tanks unless appropriately covered under the Pest Infestation section of this policy;
8. wilful act or omission or lack of maintenance or neglect by **You**;
9. claims in the 7 days immediately following **Your** first occupation of the **Property**, or claims in the 7 days immediately following **Your** reoccupation of the **Property** where there has been no authorised person residing for 30 consecutive days or more;
10. materials or labour charges covered by manufacturers, suppliers or installers guarantee or warranty;
11. any other costs or damage that are indirectly caused by the event that led to **Your** claim, unless specifically stated in this policy;
12. claims arising within 48 hours from the date of commencement of this insurance, where this policy has been purchased from the same **Agent**, that **You** purchased **Your** current buildings insurance policy for the same **Property**, unless **You** held equivalent insurance immediately prior to the commencement of this policy;
13. claims arising within 14 days from the date of commencement of this insurance where this policy has been purchased from an **Agent** who did not sell **You** the current buildings insurance policy for the same **Property**;
14. any costs that would be more appropriately recovered under any other insurance;
15. any consequences of riot, strike, lock-out, civil commotion, labour disturbances, war, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
16. (a) loss or damage to any **Property**, or any resulting loss or expense;
- (b) any claims directly or indirectly caused by, or contributed to, by, or arising from:-
 - 1) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of

nuclear fuel;

- 2) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly;
- 3) pollution or contamination of any kind whatsoever;
17. any **Permanent Repair** costs which exceed those that would be incurred in carrying out a **Temporary Resolution or Repair**;
18. circumstances which are not sudden or unforeseen;
19. **Emergency Work** that has not been carried out within 24 hours of the **Contractor's** initial diagnosis or within 48 hours of the required parts becoming available to make a **Permanent** or **Temporary Repair**;
20. in circumstances where **We** have gone beyond **Your** insurance policy's **Claim Limit(s)** or policy cover; e.g. Good will gestures, this does not determine that the same outcome will apply to any future claims;
21. circumstances where **You** have delayed the **Contractor** from attending within 24 hours of **Your** claim being reported to **Us** without good reason;
22. where a **Temporary Resolution or Repair** has been made, **You** will be responsible for organising replacement of a **Temporary Repair** with a **Permanent Repair** or carrying out further recommendations of the **Contractor**. If a **Permanent Repair** or further recommendations have not been carried out and **You** make a further claim for the same issue, **Your** claim will not be valid;
23. any letting room where the water supply to that room is not capable of being separately isolated from the remainder of the **Property**;
24. claims where **You** have an alternative insurance policy in place under which the emergency would be covered. In these circumstances **We** shall only be responsible for **Our** fair share (rateable proportion) of any claim.

Boiler Service Facility

It is a requirement of this policy that your boiler is maintained in line with the manufacturer's recommendations. These will normally include having the boiler serviced regularly, usually once every 12 months.

If your boiler has not been serviced in line with the manufacturer's recommendations, we can arrange a service for **You**.

At the time of production of this policy, we are able to arrange the service of a natural gas, LPG or oil fired boiler at a cost of: £60 + VAT.

If there is any change to the price or range of boilers that can be serviced, this will be confirmed when **You** call the boiler service booking line.

The service will be carried out within 28 days of purchase and will be carried out by appropriately registered gas engineers.

If **You** have already carried out a boiler service within the last 12 months, if **You** choose you can: contact the booking line with details of when the next service is due and they will contact **You** nearer the time to arrange the service.

PLEASE NOTE:

This boiler service facility does not form part of **Your** insurance cover.

In the event of a request for **Emergency Work** involving **Your** boiler, where a boiler service has been carried out **You** will be required to provide evidence such as boiler service receipts.

The boiler service facility is not available in The Channel Islands or Isle of Man.

How to arrange your boiler service

Please call the Boiler Service booking line on: **01204 567 498** and quote BDElite BSF, the name of **Your** Insurance Broker who issued **Your** policy and **Your** policy number.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take reasonable care to:

- a) supply accurate and complete answers to all the questions **We** or the administrator may ask as part of **Your** application for cover under the policy;
- b) make sure that all information supplied as part of **Your** application for cover is true and correct;
- c) tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

Claims

To ensure an accurate record and for quality assurance purposes **Your** telephone conversation may be recorded.

All requests for assistance must be made to the **Claims Helpline Service** and not to the **Contractor** direct otherwise the **Emergency Work** will not be covered.

We will use best endeavours to attend the Emergency promptly provided that the **Emergency Work** is not precluded by adverse weather conditions, industrial disputes (official or otherwise), failure of the public transport system, including the road and railway network and repairs thereto and any other circumstances preventing access to the **Property** or otherwise making the provision of the **Emergency Work** impossible.

There may be times when replacement parts are unavailable, delayed or are no longer available because of circumstances beyond **Our** control. In the event of this occurring **We** will ensure that **Your Property** is safe and if required the **Contractor** will provide **You** with a quotation for an alternative solution.

Please note that if **You** should engage the services of a **Contractor** prior to making contact with the **Claims Helpline Service** any costs that **You** incur are not covered by this insurance.

Major emergencies which could result in serious damage or damage to life or limb should be immediately advised to the supply company and/or the public emergency services. Gas leaks must be immediately notified to the local gas company.

Observance

Our liability to make any payment under this policy will be conditional on **You** complying with the terms and conditions of this insurance.

Recovery of Costs

We may take proceedings at **Our** own expense in **Your** name to recover any sums paid under this insurance.

Fraudulent or Exaggerated Claims

We have the right to refuse to pay a claim or to void this insurance in its entirety if **You** make a claim which is in any respect false or fraudulent or exaggerated.

Data Protection Act 1998

The data supplied by **You** will only be used for the purposes of processing **Your** policy of insurance, including underwriting, administration and handling any claim which may arise. The data supplied will not be passed to any other parties other than those which **We** have mentioned herein.

You are entitled upon the payment of an administration fee to inspect the personal data which **We** are holding about **You**. If **You** wish to make such an inspection, **You** should contact Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF.

We may respond to enquiries by the Police concerning **Your** policy in the normal course of their investigations. Where it is necessary to administer **Your** policy effectively, to protect **Your** interests, or for fraud prevention and detection purposes, **We** may disclose data **You** have supplied to other third parties such as solicitors, other insurers, law enforcement agencies, etc.

Contracts (Rights of Third Parties) Act 1999

Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

Notices

Any letter or notice concerning this insurance will be properly issued if it is sent to the last known address of the person intended to receive it.

Due Care

You must take due care to maintain the **Property** and its equipment in good order and take all necessary precautions to prevent loss, damage or the unnecessary accrual of costs.

Where a **Temporary Resolution or Repair** has been carried out, the onus will be upon **You** to carry out repairs or work to permanently resolve the reason for the emergency occurring. Should **You** fail to carry out the **Permanent Repair** a **Contractor** will not be appointed to undertake any further **Emergency Work**.

Cancellation

We hope **You** are happy with the cover this policy provides. However, if **You** wish to cancel this policy, please return it to **Your Agent** within

fourteen (14) days of issue and **We** will refund **Your** premium provided **You** have not submitted a claim. Thereafter **You** may cancel the policy at any time, however no refund of premium will be available.

The **Insurer** shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to the Insured at their last known address. Valid reasons may include but are not limited to:

- Fraud.
- Non-payment of premium.
- Threatening and abusive behaviour.
- Non-compliance with policy terms & conditions.

Where **We** cancel this policy provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

In circumstances where a claimant has failed to reimburse **Us** for any costs that have been incurred beyond the policy cover **We** reserve the right to cancel this insurance. However, in these circumstances no refund of premium will be available.

Claims Helpline Service

All potential claims must be reported initially to the **Claims Helpline Service** for advice and support.

Emergency Claims Helpline Number: 01204 567 499

We will not accept responsibility if the Helpline services fail for reasons beyond **Our** control.

Law

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the **Insured Person's** habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Complaints Procedure

In the event of a complaint arising under this insurance, **You** should in the first instance write to: -

The Managing Director
Legal Insurance Management Ltd
1 Hagley Court North
The Waterfront
Brierley Hill
West Midlands
DY5 1XF

Please ensure **Your** policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:-

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0300 123 9123
www.financial-ombudsman.org.uk

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local Authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

The **Insurer** detailed within the **Certificate of Insurance** is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

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 and www.claimsregulation.gov.uk respectively.