

15 14-Day Emergency Hire Car

If your car is stolen or an immobile total loss after an accident which is your fault, it is likely that your motor policy won't provide a courtesy car in these circumstances.

This policy will keep you mobile for up to 14 days while your settlement claim is organised.



Hire Car
Up to a 1.2L small manual hatchback e.g. Ford Fiesta

COULD SAVE YOU £301.98*

UPGRADE YOUR HIRE CAR

If you require a car that is a more suitable equivalent to your own you can upgrade your cover to Enhance or Prestige

ENHANCE



Hire Car
Up to a 2.0L family size saloon e.g. Ford Mondeo

£15 extra

£35.00 Total

COULD SAVE YOU £399.04*

PRESTIGE



Hire Car
Up to a Mercedes C180 saloon or suitable equivalent

£25 extra

£45.00 Total

COULD SAVE YOU £605.00*

Statement of Demands and Needs

Motor Legal Expenses

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 traveling 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.

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.

Other things you need to know

The purchase prices include Insurance Premium Tax (IPT). Full details on the terms and conditions of the policy are available on request from your broker.

*Prices are based on 14 days hire of a similar vehicle with insurance and sourced from the Enterprise Rent A Car online site on 20/5/16.

BDElite Ltd. is registered in England, No. 763844. 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 also authorised and regulated by the Claims Management Regulator in respect of regulated claims management activities (authorisation number CRM 28131). Regulatory registrations are recorded on the websites www.fca.org.uk and www.claimsregulation.gov.uk respectively.

L. C. Strong Ltd is authorised and regulated by the Financial Conduct Authority.

BDElite PLUS With Upgrades - V6 - Jul16

**L. C. STRONG
LTD.**

INSURANCE CONSULTANTS

(ESTABLISHED 1949)

INTRODUCING

BDElite  **Plus**
Total Claims Management



14-DAY EMERGENCY HIRE CAR



MOTOR LEGAL EXPENSES



MOTOR CLAIMS MANAGEMENT



AND MUCH MORE FOR ONLY

£20.00

WHAT DO YOU GET FOR £20.00?

1. Motor Legal Expenses Insurance ✓
2. Motor Prosecution Insurance ✓
3. Motor Contract Dispute Insurance ✓
4. Vehicle Cloning Insurance ✓
5. Illegal Towing & Clamping Insurance ✓
6. Managing Your Motor Claim ✓
7. 24/7 Accident Recovery ✓
8. Uninsured Loss Recovery ✓
9. Replacement Hire Vehicle and Funded Repair ✓
10. Guaranteed Courtesy Car ✓
11. Total Loss Negotiation ✓
12. Glass Repair and Replacement ✓
13. Claims Assistance Pack ✓
14. Key Recovery Service ✓
15. 14-Day Emergency Hire Car ✓

Purchase of this policy and the benefits it offers is optional.

1 Motor Legal Expenses Insurance. Following an accident that is NOT Your Fault, if you do not have Motor Legal Expenses Insurance, any solicitor or law firm you appoint to pursue compensation for personal injury may enter into an agreement with you, commonly known as NO WIN NO FEE.

This means, they can take up to 25% of the damages awarded to you as a success fee. If you receive £2,500, a 25% success fee means you will only keep £1,875.

You can protect yourself from this scenario.

WIN your claim and this policy guarantees that you receive every penny of compensation awarded to you. If you receive £2,500, you will keep £2,500.

LOSE your claim and this policy covers yours and the other party's legal costs up to £100,000.

Any passengers who are injured, including family members, friends or colleagues are also covered and like you are guaranteed to receive every penny of compensation awarded to them.

2 Motor Prosecution Insurance. If you receive a notice of intention to prosecute you for a motoring offence, which you believe to be unfair or wrong, subject to reasonable prospects of success, this policy provides cover up to £100,000 for the costs and expenses of hiring a solicitor to defend you.

3 Motor Contract Dispute Insurance. Claim example - You have put your car in for service and a cam belt replacement. The garage charge for all the work but they don't replace the cam belt. The engine later fails due to the original cam belt breaking but the garage are refusing to make good the damage. This policy will appoint and pay the legal costs up to £100,000 for a solicitor to pursue your claim for compensation.

4 Vehicle Cloning Insurance. If you are facing civil or criminal proceedings due to your vehicle's identity being used by someone without your permission, this policy will pay the legal costs of a solicitor to defend you.

5 Illegal Clamping and Towing Insurance. If you are the victim of illegal clamping or towing, this policy will pay the costs and expenses of a solicitor to pursue the recovery of any fees you have paid.

6 Managing Your Motor Claim. Whatever type of motor claim you have, Your Fault, NOT Your Fault, Theft, Vandalism, Fire, Flood or Glass, you will have a claims handler, dedicated to you, who will manage the claim on your behalf.

7 24/7 Accident Recovery. If your vehicle is immobilised at the scene of the accident we will recover you, your vehicle and any passengers to a destination of your choice within 20 miles of the accident location (max. vehicle weight 3.5t GVW).

8 Uninsured Loss Recovery. If you are involved in an accident that is NOT Your Fault, you may have losses that are not covered by your motor insurance policy. These are called your Uninsured Losses and can include:

- Your policy excess and any loss of earnings you suffer.
- Transport costs you incur as a result of being without your vehicle (car hire, bus fares, taxi fares) and any personal items damaged in the accident.

Motor Insurers usually allow you to keep your no claims discount if you are able to claim back these losses.

This policy provides you with an expert in claims recovery to do this for you.

9 Replacement Hire Vehicle and Funded Repair. If your vehicle is off the road following an accident that is NOT Your Fault, then subject to circumstances, we may be able to arrange:

- A replacement vehicle suitable to your needs to keep you mobile.
- Funding for repairs to your vehicle which means you will not have to pay your policy excess and your claims record should not be affected.

As you are not at fault for the accident, the costs of these services will be recovered from the fault party's insurer.

10 Guaranteed Courtesy Car. If you don't need a replacement car and you make arrangements for repairs following a fault accident to be completed by a BDElite Approved Repairer, we guarantee the Approved Repairer will provide you with a 1.2L small manual hatchback courtesy car.

11 Total Loss Negotiation. Should your vehicle be deemed a "write off", your dedicated claims handler will help you negotiate an agreed settlement with your insurer.

12 Glass Repair and Replacement Service. In the event that you suffer glass damage, we will help you arrange for the repair or replacement to the glass.

13 Claims Assistance Pack. We want you to be able to contact us for assistance as soon as you need it. To ensure that you can, we provide you with a:

- Glove Box Card to record the accident details.
- Key Tag with our helpline number for your car key.
- BDElite Claims Assistance App which is available to download on the App Store or Play Store.

14 Key Recovery Service. It can be very expensive to replace a lost car key. The Key Tag tells the finder how to return your key and there is a finder's reward to help increase the chance of the key making its way home to you.