

INTRODUCING

BDElite

Legal Expenses Insurance

Household & Family **PLUS**



EMPLOYMENT DISPUTES



CONTRACT DISPUTES



PROPERTY DISPUTES



AND MUCH MORE FOR ONLY

£25.00

WHAT DO YOU GET FOR **£25.00**?

COVER FOR

1. Employment Disputes ✓
2. Contract Disputes ✓
3. Property Disputes ✓
4. Legal Defence ✓
5. Tax Investigations ✓
6. Professional Negligence Disputes ✓
7. Clinical and Medical Negligence Disputes ✓
8. Personal Injury ✓
9. Identity Theft ✓
10. Court Attendance ✓
11. Jury Service ✓
12. Cover For All The Family ✓
13. Lost Key Recovery Service ✓

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

£50,000

LEGAL EXPENSES INSURANCE

Legal disputes can be stressful and resolving them could be a financial burden to you and your family. Our policy provides up to £50,000 of Legal Expenses Insurance cover for the common areas where disputes occur and gives you the financial support and expert legal advice needed to pursue or defend your legal rights.

Areas covered and examples of possible claims scenarios where we could be of help.

1 Employment Disputes. You or a member of your family believe you have been unfairly dismissed or selected for redundancy and want to pursue a claim for reinstatement and/or compensation at an Employment Tribunal.

2 Contract Disputes. You enter an agreement with a contractor to supply and fit new UPVC windows to your house. When the weather turns you find severe leaks through the poorly fitting frames and the contractor is refusing to make good the problem.

3 Property Disputes. A neighbour has had an extension built which has caused damage to your property. Unfortunately, you are unable to settle privately with your neighbour and you need legal help to seek damages for the repair to your property.

4 Legal Defence. You sold privately owned goods and it is subsequently alleged that the goods were not yours to sell. You are now being prosecuted in a criminal court for handling stolen goods and need expert legal advice to help defend yourself.

5 Tax Investigations. You have received a notice from HMRC that your personal tax return is being investigated and you require assistance in responding to HMRC.

6 Professional Negligence Disputes. On a personal matter you contract with an Accountant, Architect, Solicitor or Surveyor and suffer financial loss due to what you believe is their negligent advice and need professional advice to pursue a claim for compensation.

7 Clinical and Medical Negligence Disputes. You or a member of your family receive negligent treatment that leads to a worsening of your condition and need professional advice and financial support to pursue a claim for compensation.

8 Personal Injury. You suffer an injury at work due to your employers negligence and want to pursue a claim for compensation.

9 Identity Theft. You believe you have become the victim of identity theft and need specialist guidance and assistance to resolve it or the financial support to pursue legal action to reinstate your identity or defend a claim brought against you.

YOU ALSO GET £1,000 OF COVER FOR

10. COURT ATTENDANCE

If you are required to attend any court or tribunal at our request, we will pay any shortfall in your salary or wages for the time off work up to a maximum of £1,000.



11. JURY SERVICE

If you are required to attend jury service, we will pay any shortfall in your salary or wages for the time off work up to a maximum of £1,000.



12. COVER FOR ALL THE FAMILY

As the policy applies to the household, it covers all family members who permanently live at the insured property - whatever their age.



13. LOST KEY RECOVERY SERVICE

As if all this cover wasn't enough, we'll give you a key tag for your house keys so that if you lose them, the finder knows how to return them and there is a reward to help increase the chance of your keys making their way back to you.



Statement of Demands and Needs

BDElite Household & Family PLUS Legal Expenses Insurance meets the demands and needs of those who wish to ensure they and any family members who permanently live with them will:

- receive professional legal assistance and advice
- be insured for the costs and expenses of legal representation to defend or pursue their legal rights
- be guaranteed full payment of any compensation awarded;

if they become involved in a future legal dispute, in a personal capacity, relating to any of the following:

- Contract of Employment
- Contract Disputes
- Property Disputes in relation to the main home
- Legal defence of a prosecution relating to the sale or supply of goods or services
- Tax Disputes following a full enquiry by HMRC
- Professional Negligence
- Clinical or Medical Negligence
- Personal Injury
- Identity Theft

Other things you need to know

The purchase price includes Insurance Premium Tax (IPT). Full details on the terms and conditions of cover are available on request from your broker.

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