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Legal Expenses Insurance  
Policy Key Facts



Please read this summary as it contains vital information as to the workings of the Legal Expenses Insurance policy.

1. This summary does not contain the full terms and conditions of the legal expenses policy. For this information, please refer to the Legal Expenses Policy itself.
2. Bankstone Limited is a claims management company, authorised and regulated by the Financial Conduct Authority (FCA).
3. The legal expenses policy will run concurrently with your motorcycle insurance policy and is subject to renewal on an annual basis.
4. Claims will be subject to an administration fee of £50.00 which will be deducted from the settlement obtained for you unless 5. below applies.
5. Where you have been injured and the person who caused the accident cannot be traced, Bankstone can apply to the Motor Insurer's Bureau (MIB) to obtain compensation for rider and passenger injuries. Under these circumstances Bankstone will charge a fee equal to one-third of any compensation obtained from the MIB.

#### Main benefits of Bankstone Legal Solutions

This policy pays your legal costs to claim back losses which are not covered by your motorcycle insurance policy from someone who has caused an accident that results in damage to your vehicle or injury. This policy will not pay compensation. We, or a legal expert appointed by us, will seek to:

- claim back your motorcycle insurance policy excess
- obtain compensation from the person responsible if you or your passengers have been injured
- arrange a replacement motorcycle while yours is being replaced or repaired
- claim back other losses such as storage charges, loss of earnings or damage to personal effects.

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

#### Our service to you

- Calls are answered 24 hours a day, 7 days a week.
- We provide a fully integrated claims care process which will arrange for the collection, inspection and repair of your motorcycle usually within 24 hours.
- Use of a hired replacement motorcycle where eligible.
- Call handlers who are not just there to fill forms in but will fully advise you about the claims

process from start to finish.

- A dedicated Claims Arbitration Team comprising of qualified personnel with extensive claims management, and legal experience.
- Claims will be allocated to a case handler providing you with a specific point of reference for your claim.

#### Claims Procedure

If you are involved in an accident which is not your fault:

1. Under no circumstances should you instruct your own solicitor as the insurance will not pay the costs incurred, and could invalidate your cover.
2. Please immediately telephone Bankstone's 24 hour, 365 day a year motor claims reporting helpline 0344 381 4410.
3. We will require details of the accident and names and addresses of all parties involved including witnesses.
4. If the advisor does not believe the accident was your fault, we will arrange for:
  - A legal expert to contact you who will offer to act for you to help recover your uninsured losses.
  - You to be contacted about provision of a replacement vehicle.
5. Do not try to recover losses which are not covered by your motor insurance policy until you hear from us.

#### What happens if I change my mind after taking out the policy?

The policy provides you with a 14 day reflection period to decide whether you wish to continue. Cancellation is fully explained in condition 8 of the policy wording.

#### What happens if the insurer cannot meet its liabilities?

The policy is underwritten by Brit Syndicate 2987 at Lloyd's. Brit Syndicate 2987 at Lloyd's is covered by the Financial Services Compensation Scheme. In the unlikely event that the insurer cannot meet its obligations you may be entitled to compensation up to 90% of the cost of your claim. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk)

#### About us and your insurer

Bankstone Ltd is authorised to administer this insurance on behalf of Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof).

Both Bankstone Ltd and Brit Syndicate 2987 at Lloyd's managed by Brit Syndicates Limited are authorised and regulated by the Financial Conduct Authority and this can be checked by visiting the FCA website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768

#### What happens if I have a complaint?

We are committed to providing a first class service at all times. However, if a complaint arises, please contact us using the number you would ring to report a claim. The staff handling your call should be able to resolve it. If in the course of those discussions it becomes clear that the matter has not been resolved to your satisfaction, details of your complaint will be passed to our Customer Relations Department (details below), where we will arrange to have it reviewed at the appropriate level. We will also contact you to let you know that we are reviewing your complaint. Alternatively, you can contact our Customer Relations Department directly; we can be reached in the following ways: ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk) 0117 917 1561 (hours of operation are 9am-5pm, Monday to Friday excluding bank holidays, for our mutual protection and our training purposes, calls may be recorded).

Should you remain dissatisfied you may be entitled to pursue your complaint further with Lloyd's. They can be reached at Lloyd's, One Lime Street, London, EC3M 7HA. Telephone 0207 327 5693, email [complaints@lloyds.com](mailto:complaints@lloyds.com) or visit: [www.lloyds.com/complaints](http://www.lloyds.com/complaints). If Lloyd's is not able to resolve the complaint to your satisfaction then you can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. They can be contacted at: Financial Ombudsman Service, Exchange Tower, London, E14 9SR. The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.



Significant Features & Benefits	Significant Exclusions or Limitations
The insurer will pay the insured's legal costs & expenses up to £100,000 including the cost of appeals for claims reported during the period of insurance.	<ul style="list-style-type: none"> <li>• The claim is always more likely than not to be successful, and is reported to us as soon as possible after the accident.</li> <li>• The insured always agrees to use the appointed advisor chosen by us, before the issue of proceedings or in any claim under the small claims court unless there is a conflict of interest.</li> </ul>
This policy will help the insured if an event: <ul style="list-style-type: none"> <li>• Damages the insured vehicle and/ or personal property in or on it, and/or</li> <li>• Injures or kills the insured whilst in or on an insured vehicle.</li> </ul>	Another party must be at fault.
Territorial limit	The United Kingdom, Channel Islands, the Isle of Man, Norway, Switzerland and countries in the European Union.