

## Policy Summary

1. This document provides a summary of the cover provided by **CrashCALL Plus**. Full details can be found in the policy document. You should refer to your own certificate of insurance for full details of your cover.
2. This insurance is underwritten by **Brit Insurance Limited**.
3. The type of insurance that you will be provided with is a **Motor Legal Expenses Insurance** policy. You will be covered for **legal costs incurred to pursue claims for uninsured losses and replacement vehicle services listed in the policy**.
4. The significant features and benefits of this product include **£50,000 Legal costs (including VAT and defendants' costs) to pursue claims for Uninsured Losses including**
  - **damage to your vehicle**
  - **death/personal injury**
  - **policy excess**
  - **car hire costs**
  - **loss of earnings**
  - **repair costs**
  - **£5,000 Medical Costs cover for personal injury claims**
  - **Replacement Vehicle Service including cover against unrecovered hire charges**
  - **Unlimited access to a 24/7 helpline for legal advice.**
5. Any of the following would invalidate the cover of this policy or affect the policyholder's ability to claim
  - **Claims where prospects of success are less than 51%**
  - **Claims occurring outside period of insurance**
  - **Claims not reported during period of insurance**
  - **Costs incurred prior to our approval**
6. The exclusions and limitations detailed in point 5 above and all other exclusions can be found in sections titled **WHAT YOU ARE NOT COVERED FOR** and **CONDITIONS** of your policy document.
7. The duration of this policy is for 12 months.
8. We hope that you will be happy with your insurance policy. If, having examined it, you decide not to proceed, you have **14 days** from the date you received your policy document to cancel the policy. To do this you should contact the intermediary or organisation that sold you your policy.
9. Claims can be made by:
 

phone on **0800 068 1893**

or notified in writing to General Legal Protection Limited, King's House, King Street, York, YO1 9WP
10. If you wish to register a complaint please put it in writing to:
 

Managing Director, General Legal Protection Ltd, Kings House King Street, York, YO1 9WP

Or call 01904 683300

If the matter is not resolved to your satisfaction, you may address your complaint to:

The Customer Relations Officer, Brit Insurance Limited, 55 Bishopsgate, London, EC2N 3AS.

Or call 0207 984 8800

Telephone calls may be recorded.

We are covered by the Financial Ombudsman Scheme, should you wish to refer your complaint to them if you are unhappy with the outcome of our investigation.

11. The insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from this scheme if they are not able to meet their obligations. This will depend on the type of business and circumstances of the claim.

You can get further information from us or the Financial Services Authority (FSA).

Brit Insurance Limited is authorised and regulated by the Financial Services Authority

### Statement of Price

1. The premium payable for this insurance contract is £20.00.
2. The premium is valid for 12 months and will be reviewed every 12 months on the renewal date.
3. The total price to be paid for this non investment insurance contact is **£20.00**.

### Directives

This non investment contract is governed by English law.

- Brit Insurance Limited Registered Number 2763688

Registered in England Registered Office:  
55 Bishopsgate, London, EC3N 2AS

[www.britinsurance.com](http://www.britinsurance.com)

Member of the Association of British Insurers

Authorised and regulated by the Financial Services Authority

You can check this on the FSA register by visiting the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 6061234

- General Insurance Business is authorised by the Financial Services Authority. You can contact them at the following address: Financial Services Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS
- With reference to section 3 of the *statement of price*, any taxes identified here are not paid via or imposed by the intermediary.