



Bankstone  
Limited



Bankstone Limited  
Dale House  
Armytage Road  
Brighouse  
West Yorkshire  
HD6 1PT

Claims: 0844 888 8775  
Tel: 0844 888 7610  
Fax: 0844 888 7612  
Email: [bikesure@bankstone.co.uk](mailto:bikesure@bankstone.co.uk)

[www.bikesure.co.uk](http://www.bikesure.co.uk)

Claims Line: 0844 888 8775

## Bankstone Legal Solutions

This summary does not contain the full terms and conditions of this insurance contract; these can be found in the policy document



### 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 Services Authority (FSA).
3. The legal expenses policy will run concurrently with your bike 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 is uninsured or cannot be traced, Bankstone can apply to the Motor Insurer's Bureau (MIB) to obtain compensation for driver and passenger injuries. Under these circumstances Bankstone will charge a fee equal to one-third of any compensation obtained from the MIB.

### What is Bankstone Legal Solutions?

Bankstone Legal Solutions is a cost-effective insurance product that will help you to pursue your legal rights. Legal issues can be complex and sometimes difficult to resolve, but Bankstone Legal Solutions gives you peace of mind. We are with you every step of the way so that you can avoid the financial burden that stressful legal situations can bring.

Bankstone Legal Solutions is designed to help to recover damages arising out of a non fault road traffic collision where there are reasonable prospects of success. We will appoint a solicitor, or other professional with the expertise to deal with your claim.

### Features and benefits of this policy:-

You are covered for legal fees up to £100,000 to:

- Pursue a claim for death or personal injury.
- Recover your uninsured losses, for example - the recovery of your bike policy excess, loss of earnings, and the cost of repairs or replacement of personal property if not covered under your bike insurance policy.
- Provide you with access to a replacement vehicle while your bike is being repaired.

### 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 bike, usually within 24 hours.
- Use of a hired replacement vehicle 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 lawyer as the insurance will not pay the costs incurred, or try to recover uninsured losses yourself. Doing either of these things could stop your claim being covered.
2. Please immediately telephone Bankstone's 24 hour, 365 day a year motor claims reporting helpline  
**0844 888 8775**  
(calls are charged at a national rate).
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 recover your uninsured losses.
  - You to be contacted about provision of a replacement vehicle.

### 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 Insurance Limited. Brit Insurance is covered by the Financial Services Compensation Scheme ("FSCS"). 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 is available from the FSCS.

### About us and your insurer

Bankstone Ltd is authorised to administer this insurance on behalf of Brit Insurance Limited. Both Bankstone Ltd and Brit Insurance Limited are authorised and regulated by the Financial Services Authority.

### What happens if I have a complaint?

If you have a complaint you should contact

The Managing Director,  
Bankstone Ltd,  
Dale House,  
Armytage Road,  
Brighouse,  
West Yorkshire,  
HD6 1PT  
who will arrange to have your case reviewed at the appropriate level.  
If the matter is not concluded to your satisfaction, you may at no cost, refer it to the Financial Ombudsman Service.  
They can be contacted at:  
Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall, London E14 9SR.  
Telephone: 0845 080 1800  
E-mail: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

Significant Features & Benefits	Significant Exclusions or Limitations
The Insurer will pay the Insured's Legal Costs & Expenses up to the Limit of Indemnity, including the cost of appeals for claims reported during the period of insurance for the following Insured Events	The claim is always more likely to be successful than not, and is reported to us immediately after first becoming aware of the circumstances.  The Insured always agrees to use the Appointed Advisor nominated by us, prior to the issue of proceedings or in any claim falling under the jurisdiction of the Small Claims Court.  For cases in England and Wales falling outside of the Small Claims Court, cover is limited to your Appointed Advisor's costs
<b>Uninsured Loss Recovery</b> We will cover an event that causes damage to your vehicle and/or personal property in or on it	Up to £100,000 of legal fees
<b>Personal Injury</b> We will cover an event causing death or personal injury to any driver or passenger whilst in or on an Insured vehicle	Up to £100,000 of legal fees

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