



# Motor legal expenses insurance



Motor claims  
expertise

 Crusader Assistance

## Excellent Service



As with our claims management, your clients receive excellent service in the event of an accident, fire, theft or vandalism. Our operators are used to dealing with all types of scenario – making sure that your client gets the best help and advice. They can even help your client negotiate the total loss settlement value with their insurers.

It's our job to ensure that the situation is dealt with quickly and with the least possible stress to all.

Long established partnerships with suppliers means that we have access to a nationwide network of credit hire and repair companies, as well as an experienced panel of specialist personal injury solicitors.

Our standard client literature provides details of how the policy works and what the client should do in the event of an accident.

## Benefits



Even in non fault accidents your client can still find themselves out of pocket and this is where motor legal expenses comes in. Our policy offers up to **£100,000** worth of legal expenses cover.

**Where a third party is responsible the policy will generally cover the following costs:**

- Policy excess
- Replacement vehicle, where a responsible insurer has been identified, on a like-for-like basis
- Loss of earnings
- Damage to personal effects
- Vehicle repair costs
- Medical expenses or compensation for injury to the driver and passengers

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# Motor breakdown assistance



Excellent service,  
competitively priced

## Complete Cover

45mins  
AVG RESPONSE

Our highly affordable, yet comprehensive motor breakdown policy covers your clients 24 hours a day, 365 days per year - whatever their circumstances.

They don't have to worry about which policy to choose, because we've put all the standard options together in one convenient package.

European cover is available as an additional option – because not everyone will need it – we didn't want everyone to have to pay for it!

Our breakdown service provides access to over 5,000 recovery vehicles throughout the UK, with an average roadside response of just 45 minutes.

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## Benefits



### Our breakdown offers the following:

- Repair at the home address
- Roadside repair anywhere in the UK with up to 60 minutes labour

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- Transportation to a local garage as required
- Priority assistance given to any vulnerable driver
- Telephone messaging service

### When the car cannot be repaired the same day:

- The vehicle, driver and up to 6 passengers to be taken to their destination or home or
- Bed and breakfast accommodation for one night, or
- Hire of another vehicle for 24 hours, or
- An emergency driver

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## Family legal expenses



Two levels offering flexible cover for clients

# Helping Hand

Anyone who has ever been involved in a dispute for one thing or another will know the anxiety that often accompanies these situations.

Whilst we can't promise your clients a stress free life, our family legal protection policy can offer a helping hand when these difficult circumstances arise. And as very few people now qualify for assistance in civil legal proceedings it may prove invaluable to pursue a dispute.



## Benefits

**Our extended family legal policy can be of assistance in any of the following situations:**

- the sale or purchase of goods and services, even those relating to building work carried out on your client's home
- Providing assistance in resolving insurance claims, where there is a dispute over the benefits of the Policy
- If your client's identity is used by another person to commit fraud or other crimes
- Against an employment dispute such as a claim for unfair dismissal or redundancy, or if during the course of employment a criminal charge is or could be brought against your client
- Pursuing a claim for death or injury against a negligent third party
- Helping your client when there is a formal aspect or full enquiry into their personal tax affairs
- Disputes with neighbours regarding a boundary dispute, noise or other legal nuisance

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# Excess protection



More choice for motor  
insurance

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## Unique Product

# no cover RESTRICTIONS

Excess protection is a unique product – not widely available on the market, which offers your clients the chance to cover the excess under their main motor insurance policy.

For cars there are no restrictions on the type of vehicle, this means that Group 20, imports and modified vehicles can all be covered for the same price as a standard car. We can also offer cover for cars insured under TPF&T and comprehensive insurance policies.

The policy is transacted on-line with brokers having their own individual log-in. The system automatically produces all relevant client documentation and payment is by bordereaux.

## Benefits

**This product is particularly appealing to clients with higher motor excess payments.**

- Excess rates from £250 - £2,500
- Comprehensive and TPF&T
- Covers cars, motorcycles and small CV's with excess rates from £250-£2,500
- taxis with excess rates from £250-£1,000
- Highly competitive rates – giving brokers the chance to add their over rider by percentage, set amount or variable amount at the point of sale



We have already achieved considerable success with this product and anticipate a 20% conversion rate on a standard book of motor business.

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# Key Protect & Recover



Quality assured product  
& easy administration

## 24hr Recovery

It's amazing how both distressing and expensive it can be if a bunch of keys is lost, or even worse – stolen.

And our Key Protect & Recover policy does much more than just replace them – it is a 24 hour service that helps your clients recover their keys, gives much needed assistance in dealing with the situation and provides up to £1,500 worth of annual protection to cover their costs.



## Benefits



- £1,500 annual cover for locksmiths charges, new locks and keys, car hire and onward transport costs
- Up to 3 days car hire if you are stranded or your car is unusable as a result of lost, stolen or broken keys
- 24 hour, 365 days a year Emergency Helpline
- £10 reward payable to the finder of your keys
- Any key attached to the fob is covered
- There is NO excess payable
- You can make a claim without losing your No-Claims Bonus on other policies

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