

# Insurance Product Information Document

## BASC Legal Expenses Policy



### Insurer: Markel International Insurance Company Limited

20 Fenchurch Street, London EC3M 3AZ

Registered at the above address. Registered in England number 00966670. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential

This document is a summary of the insurance cover and restrictions and not personalised to your individual needs. Please refer to the policy document for full details of your cover and terms and conditions.

### What is this type of insurance?

This is a multi-section Legal expenses insurance policy to cover against the costs of legal or professional representation you will incur in the types of disputes described in the sections of cover below.



#### What is insured?

- ✓ Criminal defence  
Representation at an interview under caution and defence of a criminal prosecution for:
  - Possession of a firearm, shotgun or air weapon without a certificate
  - Possession of a prohibited weapon
  - A breach of exemptions contained in firearms legislation
  - The possession of the firearm, shotgun or air weapon contrary to an exemption contained in firearms legislation
- ✓ Certificate appeals  
Costs in an appeal against a refusal to grant you a certificate or:
  - A refusal to renew or vary
  - Full or partial revocation of Your certificate



#### What is not covered?

- ✗ Pre-existing circumstances
- ✗ Fraudulent claims
- ✗ The excess
- ✗ Where you are required by the Police to immediately attend an interview under caution at a Police station
- ✗ Appeals over an application submitted for a new certificate made prior to joining BASC or appeals (new or renewal) received within 6 months of joining BASC
- ✗ Where there is an action against you under the Mental Health Act 1983 or 2007
- ✗ Where you are deemed medically unfit to possess firearms, shotguns or air weapons or a prohibited person
- ✗ Relating to personal protection weapons or crossbows
- ✗ Claims following a change in firearms legislation



#### Are there any restrictions on cover?

- ! Where you don't have a reasonable chance of being successful
- ! Where we have not consented to incur costs



### **Where am I covered?**

- ✓ The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man



### **What are my obligations?**

- You must comply with the terms and conditions of the policy
- You must take all reasonable steps to prevent claims
- You must tell us as soon possible about potential claims



### **When and how to pay?**

- The policyholder pays the premium on your behalf as part of your membership subscription to BASC



### **When does the cover start and end?**

- This insurance cover is for a 12 month period. The start date and end date are detailed in your policy schedule



### **How do I cancel the contract?**

- The policy can only be cancelled by the policyholder for up to 14 days after it starts or within 14 days of receiving documentation (whichever is later) and provided you haven't made a claim, receive a full refund. After that, the policyholder can cancel at any time subject to an administration fee. To do so, contact your insurance broker.