

# BASC Legal Expenses Insurance

## Insurance Product Information Document




















This insurance is provided by Antares Managing Agency Limited on behalf of Syndicate 1274 at Lloyd's of London, which registered in the United Kingdom. Antares Managing Agency Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Reference number: 506638.

### Product: BASC Legal Expenses Insurance

The following summary does not contain the full terms and conditions which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

### What is this type of insurance?

This is a legal expenses insurance policy.

 What is insured?	 What is not insured?
<b>Certificate Appeals</b>	<b>Certificate Appeals</b>
 Appeals to the relevant statutory or regulatory authority following a decision by that body to: <ul style="list-style-type: none"> <li>• refuse to grant you a shotgun or firearm certificate;</li> <li>• refuse to renew your shotgun or firearm certificate;</li> <li>• revoke or refuse to vary your firearm certificate;</li> <li>• partially revoke your firearm certificate;</li> <li>• revoke your shotgun certificate;</li> <li>• refuse to vary conditions imposed on your shotgun or firearm certificate.</li> </ul>	 Any claim arising from or in connection with: <ul style="list-style-type: none"> <li>• an application for a certificate (new or renewal) made up to 3 months prior to joining BASC or a refusal received within 6 months of joining BASC</li> <li>• a previous refusal of a certificate application (new or renewal) in the last 2 years</li> <li>• a criminal conviction in the last 2 years or pending criminal charge against you for violence, offences against the person or drug/alcohol related offences</li> <li>• an action under the Mental Health Act 1983 or Mental Health Act 2007</li> <li>• a prosecution where you are or are alleged to be a prohibited person under any firearms legislation</li> <li>• ownership or possession of a crossbow</li> </ul>
<b>Criminal Prosecution Defence</b>	<b>Criminal Prosecution Defence</b>
 Defence of criminal prosecutions for: <ul style="list-style-type: none"> <li>• possession of a firearm or shotgun without a certificate;</li> <li>• possession of a prohibited weapon;</li> <li>• breach of exemptions contained in Firearms Legislation;</li> <li>• possession of an air weapon, shotgun or firearm in circumstances alleged to be contrary to an exemption contained in Firearms Legislation.</li> </ul>	 Any claim arising from or in connection with: <ul style="list-style-type: none"> <li>• an action under the Mental Health Act 1983 or Mental Health Act 2007</li> <li>• a prosecution where you are or are alleged to be a prohibited person under any firearms legislation</li> </ul>
	<b>General</b>
	 Any claim where prospects of success are assessed by your lawyer as being less than 51%
	 Any claim arising from a cause, event or circumstance which you knew existed prior to the start of this policy
	 Any legal or other costs you incur which have not been agreed in advance by us in writing
 <b>Are there any restrictions on cover?</b>	
 No.	
 <b>Where am I covered?</b>	
 The United Kingdom of Great Britain and Northern Ireland, Isle of Man and the Channel Islands.	
 <b>What are my obligations?</b>	
-	You must take all reasonable steps to avoid disputes or legal proceedings.
-	You must contact us as soon as reasonably practicable if you need to make a claim.
 <b>When and how do I pay?</b>	
-	Your insurance premium is included in your BASC membership subscription. There is no requirement for you to pay us separately.
 <b>When does the cover start and end?</b>	
-	BASC's insurance is in force from 1 <sup>st</sup> July 2018 to 31 <sup>st</sup> July 2019, both days inclusive, any time zone. Your insurance will start when your BASC membership begins and will continue until you cancel your BASC membership. Your dates of cover are specified on your BASC membership card.
 <b>How do I cancel the contract?</b>	
-	You can only cancel this insurance by cancelling your BASC membership.