

Crusader Assistance Claims Management Service

Registered Address 13 Castle Mews, Hampton, Middlesex, TW12 2NP , Authorised and regulated by the Financial Conduct Authority (FCA) Under Registration number 311853.

Crusader Assistance offer the following services to all clients who need to make a claim

Helpline

24 hour claims helpline with access to our UK based claims handlers to offer assistance and advice in the event of a claim.

Fully experienced staff handling the clients claims from the initial report to settlement

In the event that the client is involved in a road traffic accident where the responsibility lies with another identifiable party, the following services can be provided

Recovery of all uninsured losses

Any losses that the client has incurred as a result of the road traffic accident that are not covered under their main insurance policy. These may include, but are not limited to.

- I. Policy Excess
- II. Loss of Earnings
- III. Travel Expenses
- IV. Vehicle repairs
- V. Damage to any personal items in the vehicle

All of these costs are recovered directly from the insurers of the responsible party; they are not reimbursed by Crusader Assistance. Documentary evidence to support the loss must be provided in order to submit the claim.

Personal injury

Should the client or any passengers in their vehicle suffer a bodily injury as a result of the Road Traffic accident, Crusader Assistance can offer them the assistance of their panel solicitors to pursue compensation for their injuries. This can include, Arranging a medical appointment for injuries to be assessed and any rehabilitation required, recovery of any further losses incurred as a result of the accident, including

- I. Loss of earnings
- II. Prescription charges
- III. Travelling expenses
- IV. Vehicle damage

Replacement vehicle

If the clients' vehicle is not driveable following a non-fault road traffic accident, Crusader Assistance can assist in providing a replacement vehicle on a like for like basis.

Should the clients vehicle be driveable, a replacement vehicle can also be provided for the duration of the repairs, on a like for like basis.

To provide a replacement vehicle the following criteria must be met

- I. Full details of the responsible party and their insurers must be provided.
- II. An admission of liability from the responsible party's insurer
- III. The vehicle must be legally not driveable for a vehicle to be provided immediately.
- IV. The client must not have use of an alternative vehicle
- V. Vehicle is subject to insurance being provided by the hire company and the client meeting their criteria.

Vehicle Repairs

Crusader Assistance can instruct one of their Nationwide network of approved garages to assist in organising repairs to the clients vehicle.

Inspections of vehicle by an engineer can be arranged where required.

No obligation to use your comprehensive policy, therefore having no excess to pay.

Exclusions

1. All Non fault services provided are subject to an admission of liability and valid insurance details for the responsible party.
2. Clients are required to mitigate their losses in all circumstances, and therefore services may not be able to be provided on occasions.
3. Should the client or any passenger be pursuing a personal injury claim, a contribution of up to 25% of the damages awarded will be deducted from any payment received. The solicitor will also need to purchase an insurance policy known as an "After the Event policy". This is purchased on behalf of the client to ensure that all costs are covered should the claim be unsuccessful. If the client can provide evidence of a legal expense insurance policy in place with an alternative provider then these charges may not apply.
4. Some services may not be available if the accident happened outside of the United Kingdom.
5. Any services provided are at the discretion of the service provider.