

Type of Insurance and Cover

This is a Private Car insurance policy for which three levels of cover are available. A third party only policy is designed to meet your requirements in relation to liability to third parties. In addition, fire and theft cover meets your requirements for cover in the event that your vehicle is stolen or damaged by fire, theft or attempted theft. A comprehensive policy will also provide cover for accidental or malicious damage to your vehicle. You should check your statement of insurance to confirm whether you have third party only, third party, fire and theft or comprehensive cover.

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Private Car Policy Summary

This is a summary of cover only and it does not contain the full terms and conditions which can be found in the policy wording. This will be sent to you when you have paid the premium or a copy can be obtained upon request and you should read this in full.

Underwritten By:

Please select the insurer scheme and full details of the underwriting insurer will be provided for the policy which you have selected.

Cancellation Rights

You have a reflection period to decide whether you wish to continue with the full policy provided you have not made a total loss claim. You must notify us no later than 14 days after this contract is purchased or no later than 14 days after you receive your policy documents, whichever is the later, if you want to cancel your policy in the reflection period. This is subject to certain terms, including a minimum time on risk charge that will be calculated on a pro-rata basis for the period in which you received cover and will include an additional charge to cover the administrative cost of providing the policy. If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium as stated. Any return of premium shall be subject to the return to us of any Certificate of Motor Insurance or any other requested document.

Full cancellation rights are shown in the policy wording.

Duration of Contract

This is an annually renewable contract. The period of insurance is shown on the schedule.

How to Claim

If you wish to make a claim on your policy, all you need to do is call our 24 hour Claims Helpline on **0845 010 0082**. We will record your details and advise you what you need to do next.

How to make a Complaint

We take care to provide the highest standards of service. However, should you have cause to make a complaint, you can do this by contacting our Customer Service Manager on **01924 207097** or at **Phoenix Court, Jacobs Well Lane, Wakefield, WF1 3NT**. If you still have concerns, you should make contact with our Operations Director at the same address and telephone number.

- Your complaint will be acknowledged within 5 working days.
- We aim to resolve complaints within 20 working days.

Once an assessment and full investigation of your concerns has been made, we will respond with a decision.

Most complaints can be resolved quickly, but occasionally more detailed enquiries may be required. If this is likely we will contact you with an update and give you an expected date of response.

If you are dissatisfied with our response you can contact:- **The Chief Executive of your Insurance Company at the registered office address, shown on your schedule.**

If you are still dissatisfied with this decision after receiving a final response letter you may contact: **The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR or telephone 0845 080 1800**

They will tell you whether they can consider your complaint. You may be entitled to compensation. They will only consider your complaint once you have a final decision from us.

If your schedule shows "at Lloyd's" you should write to the following address: **Complaints Department, Lloyd's, One Lime Street, London, EC3M 7HA or telephone 0207 327 5693**

However, please ensure that, in the first instance, you advise us of any issues that you may have.

Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme (FSCS)

If your insurance company is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. You can get further information from us or the FSCS.

Motor Cover

Feature	Benefits	Comprehensive	Third Party Fire and Theft	Third Party Only
Loss of or Damage to Your Vehicle (Section One, Parts A and B)	Loss or damage to your vehicle caused accidentally, maliciously, by theft, attempted theft or fire.	Yes	Yes (not malicious or accidental damage)	No
Vehicle Audio Cover (Section One, Part C)	Vehicle audio replacement (Unlimited for vehicle manufacturer fitted equipment, otherwise up to £500 Comprehensive/£250 Third Party Fire and Theft).	Yes	Yes (fire and theft only)	No
New Vehicle Replacement (Section One, Part D)	New car replacement if your vehicle is stolen or a total loss within 12 months of purchasing new.	Yes	No	No
Liability to Third Parties (Section Two)	Covers you for amounts you become legally liable to pay due to the death/injury of a third party or damage to their property.	Yes	Yes	Yes
Legal Fees and Expenses (Section Two)	Payment of solicitor/legal costs for representation/defence at coroner's inquest or against a charge of manslaughter or causing death by dangerous/reckless driving.	Yes	Yes	Yes
Emergency Medical Treatment (Section Two)	Any fees as required by the Road Traffic Acts will be payable.	Yes	Yes	Yes
Windscreen Damage (Section Three)	Windscreen/window replacement/repair service.	Yes	No	No
Personal Injury Benefit (Section Four)	Up to £2500 cover if you or your spouse die or suffer loss of sight or limb as a result of an accident covered by this policy.	Yes	No	No
Medical Expenses (Section Five)	Up to £250 if you or any passengers are injured in an accident involving your vehicle.	Yes	No	No
Personal Belongings (Section Six)	Up to £100 for loss or damage to personal belongings in or on your vehicle.	Yes	No	No
Foreign Travel (Section Seven)	Up to 90 days extension of policy cover.	Yes	Yes	Yes

The cover provided by this policy includes sections for Legal Expenses and Keycare. The insurers for these areas of cover are IGI Insurance Company Ltd and AIG Europe (UK) Ltd, Underwritten by New Hampshire Insurance Company respectively. Please see separate Summaries for full details.

Significant and Unusual Exclusions or Limitations

Your Policy excludes some situations. Please refer to your policy booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

Loss of or Damage to Your Vehicle (Section One)

This policy does not cover loss or damage caused by theft or attempted theft while no-one is in your vehicle unless all the doors, windows and other openings are closed and locked, your vehicle's keys and any other door or ignition unlocking device such as electronic fobs or cards are removed, and your vehicle's electronic or mechanical security devices are set.

This policy does not cover loss or damage caused through deception.

This policy does not cover deliberate loss or damage caused by you or any person insured under this policy.

This policy does not cover any loss as a result of mechanical, electrical, electronic or computer breakdowns, failures, faults or breakages.

This policy does not cover loss or damage to telephones, two-way radios, electronic navigation aids or any similar equipment, unless permanently fitted in your vehicle.

Excess (Section One, Part G and Part H)

An excess is the first amount you have to pay towards a claim under this Policy. The actual amount of the excess will be shown on your schedule and on the Summary of Excesses and Endorsements.

Driving Other Cars Extension (Section Two)

Driving Other Cars Extension may be excluded from this policy. Please refer to your Certificate of Motor Insurance or your insurance advisor if a Certificate has not been issued. If Driving Other Cars Extension is included cover is restricted to Third Party Only.

Trailer Cover (Section Two)

This policy does not cover the loss of or damage to any trailer, caravan or disabled mechanically propelled vehicle allowed by law that is attached to your vehicle. Cover is restricted to Third Party Only.

New Vehicle Replacement (Section One, Part D)

This cover only applies if you or your spouse are the first and only registered keeper of your vehicle, and if you or your spouse purchased the vehicle as new and has been owned (or hired) by you or your spouse since it was first registered.

Liability to Third Parties (Section Two)

This policy does not cover liability for any sum in excess of £15,000,000 unless such higher sum may be required by the compulsory motor insurance legislation in the country in which the insured event occurs for any one claim or series of claims arising from any one event causing loss of or damage to property; and liability for any sum in excess of £5,000,000 for legal costs and other expenses for any one claim or series of claims arising from any one event causing loss of or damage to property.

The maximum payable inclusive of costs and expenses from property damage if the vehicle is a van or commercial vehicle, is £5,000,000 for any one claim or a series of claims arising out of one incident.

Legal Fees and Expenses (Section Two)

The insurer must give you written permission before this benefit applies.

Windscreen Damage (Section Three)

If the windscreen is replaced you will have to pay an excess as shown on your schedule.

Personal Injury Benefit (Section Four)

This cover does not apply for any person:
aged 70 years or over;
who has intended self-injury or who has committed or attempted suicide:
under the influence of alcohol or drugs at the time of the incident.

Personal Belongings (Section Six)

This cover does not apply to:
money;
jewellery;
mobile phones;
goods, tools, supplies or samples used by you or any person in connection with any trade or business.

Foreign Travel (Section Seven)

This cover only applies if:
your visits to countries outside of the UK are of a temporary nature;
your vehicle is taxed and registered in the UK;
your permanent home is in the UK.

Using a vehicle in an unsafe condition (Section Eleven, Point 1 Driving and Use)

This policy does not cover loss of or damage to your vehicle or any liability to Third Parties if the vehicle is in an unsafe or unroadworthy condition or does not have a valid MOT certificate where required.

Carriage of Passengers or Goods (Section Eleven, Point 1 Driving and Use)

This policy does not cover loss of or damage to your vehicle or any liability to Third Parties if the vehicle is being used to carry a load or number of passengers that is unsafe.