



Car Insurance

Your Policy Wording

Claims Helpline:

0845 437 9097

24 hours a day, 365 days a year

Windscreen Claims:

0845 839 8002

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Definitions

Throughout this policy certain words and phrases are printed in **bold**. These have the meanings set out below.

Certificate of Motor Insurance

The proof of the motor insurance **you** need by law. The **certificate of motor insurance** shows:

1. what car is covered;
2. who is allowed to drive **the car**; and
3. what **the car** can be used for.

If **your certificate of motor insurance** allows driving by any driver, please refer to **your schedule** for any restrictions that may apply.

Endorsement

A clause that alters the cover provided by the policy.

Excess

The part of a claim **you** must pay. Sometimes more than one **excess** can apply, in which case the **Insurer** will add them together.

Geographical limits

Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and while **the car** is being transported between any of these countries.

Market value

The cost of replacing **the car** with one of a similar age, type, mileage and condition, immediately before the loss or damage happened.

Period of insurance

The length of time that the contract of insurance applies for. This is shown in the **schedule**.

Schedule

The latest **schedule** the **Insurer** has issued to **you**. This forms part of the contract of insurance. It gives details of the **period of insurance**, the premium **you** have to pay, **the car** which is insured and details of any **excesses** or **endorsements**.

Statement of Insurance

The form that shows the information that **you** give **us**, including information given on **your** behalf and verbal information **you** give prior to commencement of the policy.

Terrorism

Terrorism as defined in the **Terrorism Act 2000**.

The car

Any motor vehicle that **you** have given **us** details of and for which the **Insurer** has issued a **certificate of motor insurance**. **The car's** registration number will be shown on **your** latest **certificate of motor insurance**. Accessories and spare parts are included in the definition of **the car** when they are with **the car** or locked in **your** own garage.

Insurer

The Insurance Company or Underwriters at Lloyd's as specified in the **Statement of Insurance**, the **Schedule**, Policy Summary and the **Certificate of Motor Insurance** on whose behalf this document is issued.

We/us/our

The insurance intermediary as specified on **your** policy documents.

You/your

The person or company shown under 'Policyholder details' on the **schedule**.

Policy cover

Your Schedule shows the level of cover **you** have chosen. The cover and policy sections applicable are shown below.

Section Name	Cover Applicable		
	Comprehensive	Third Party Fire and Theft	Third Party Only
Section A: Damage to the car	✓		
Section B: Broken Windscreen and Window Glass	✓		
Section C: Fire and Theft	✓	✓	
Section D: Medical Expenses	✓		
Section E: Personal Belongings	✓		
Section F: Personal Accident	✓		
Section G: Liabilities to Third Parties	✓	✓	✓
Section H: Using your Car Abroad	✓	✓	✓
Section I: No Claims Discount	✓	✓	✓
Section J: No Claims Discount Protection (if applicable)	✓	✓	✓
Section K: Replacement Locks	✓		

Important customer information

Under policy condition 9 on page 26, **you** must tell **us** about any of the following changes straight away. If **you** do not tell **us** about these changes, **your** policy may no longer be valid or the **insurer** may not pay **your** claim. Alternatively, these changes listed below may result in a change to **your** premium and/or **excess**.

1. **You** sell **the car**, change **the car** or its registration number, or **you** get another car.
2. There is any change of drivers.
3. Anyone who drives **the car** receives a motoring conviction (including fixed penalty offences).
4. Anyone who drives **the car** develops a health condition, which requires notification to the DVLA.
5. **You** change the purpose **the car** is used for.
6. Anyone who drives **the car** changes job, starts a new job, including any part-time work, or stops work.
7. **The car** is changed from the manufacturer's original specification.
8. **You** take **the car** abroad, either for more than 90 days or outside the European Union.
9. **You** change **your** address or the address where **you** keep **the car** overnight.
10. Anyone who drives **the car** passes their driving test or has their driving licence revoked.
11. The details on the **schedule** change.
12. **The car** is involved in an accident or fire, or someone steals, damages or tries to break into it.
13. Anyone who drives **the car** is involved in any accident or has a vehicle damaged or stolen.
14. There is a change to **your** estimated annual mileage.
15. Anyone who drives **the car** has had insurance refused, cancelled or had special terms applied.
16. There is a change of main user of **the car**.

Please ask **us** for help if **you** are not sure whether certain information needs to be disclosed.

What to do if you have an accident

The Law

If **you** are involved in any incident involving an injury to any person or certain animals, or if other vehicles or roadside property are damaged, **you** must stop **the car**. If **you** own **the car**, **you** must give **your** name, address and insurance details to anyone who has a good reason for asking. If **you** do not own **the car**, **you** must give the owner's name and address and the registration number of the vehicle. If there is an injury or **you** do not give **your** details to anyone at the scene, **you** must report the incident to the police within 24 hours and present **your certificate of motor insurance** to them within five days.

To help the Insurer with the claims process

1. Do not apologise or admit fault.
2. Try to collect the following information to give to the Claims Helpline (see page 8). This will help the **Insurer** to speed up **your** claim.
 - a) **You** must provide full details of the other drivers, including their phone numbers, and the registration numbers of all vehicles involved. This will allow the **Insurer** to contact anybody else involved straight away and, if **you** are not at fault and the **Insurer** manages to recover any money it pays, **your** no claim discount will not be affected.

- b) Injuries caused.
 - c) Property damage.
 - d) Witnesses (if there are any).
 - e) Police officers names and report references.
 - f) **You** must provide full details of what happened.
 - g) Taking photos with a camera or mobile phone can help to confirm certain accident details.
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Next steps

Call the 24-hour Claims Helpline (see front cover).

1. There will be a phone number on all correspondence from the **Insurer** for **you** to call should **you** need to contact the **Insurer**. Please remember to have **your** claim number ready when **you** call.
2. Please remember to remove all personal belongings from **the car** before it is taken for assessment or repair.
3. Please see page 14 for details on how the **Insurer** will settle **your** claim for sections A or C.

Broken Windscreens and Window Glass

If you have comprehensive cover

1. Call the Claims Helpline, their telephone number can be found on the cover of this policy booklet. They will arrange for the glass to be repaired or replaced. If **you** phone this number and use one of the **Insurers** chosen glass companies, cover is unlimited. If **you** do not, the most the **Insurer** will pay is £100 after taking off any **excess**.
2. Repairing a windscreen or window instead of replacing it can save **you** paying an **excess**. Ask when calling the Claims Helpline.

As a general rule, cracks up to five centimetres (two inches) and breaks the size of a £1 coin can usually be repaired

If **you** do not have comprehensive cover, **you** can still call the Claims Helpline but **you** will have to pay the cost of replacing or repairing the windscreen or window.

What to do if you need to make a claim

Call the Claims Helpline their telephone number can be found on the cover of this policy booklet.

The Claims Helpline is open 24 hours a day, 365 days a year

The Claims Helpline is a first-response service with operators who can confirm whether **your** policy covers **you** for the incident. Remember to save this number in **your** mobile phone (if **you** have one) so that **you** will have it available if **you** have an accident.

The **Insurer** may record or monitor calls for training purposes, to improve the quality of

its service and to prevent and detect fraud.

Start of the claims Process

If **the car** is involved in an incident or **you** need to make a claim, please telephone the Claims Helpline as soon as possible.

To help deal with **your** call efficiently, please have **your certificate of motor insurance** and details of the incident with **you** when **you** call. If **you** are at the scene of the accident when **you** call Claims Helpline and do not have **your certificate of motor insurance** with **you**, please give **your** car registration number.

Repair Service for an accident within the geographical limits	
Repairs	If damage to the car is covered and it can be repaired, the Insurer will arrange for one of its approved repairers to contact you to arrange to collect the car .
Authorisation	You do not need to get any estimates, and repairs can begin immediately after the Insurer has authorised them.
Delivery	When the work is done, the repairer will contact you to arrange a convenient time to deliver the car back to you .
Paying for repairs	The Insurer will pay the repair bill. All you need to do is pay any policy excess directly to the repairer when they deliver the car back to you .
Keeping you mobile while your car is being repaired within the geographical limits (Applies to Comprehensive cover only)	To keep you mobile, while using an approved repairer, you will be offered a small courtesy car while yours is being repaired. Once the Insurer has decided that the car can be economically repaired by the approved repairer and if it cannot be driven, the Insurer will provide the courtesy car subject to availability. If the car can still be legally driven (in other words it is roadworthy), the Insurer will deliver the courtesy car when the car is collected for repairs. While you have the courtesy car you will be liable to pay fines for any parking or driving offences or congestion charges, and any additional costs for any non-payment of these charges.
If the car cannot be repaired	If the car is a total loss (a write-off), you must send in all the original documents the Insurer asks for on your report form (for example, the vehicle registration document (V5C) and the current MOT certificate). The Insurer will arrange for an appointed salvage agent to collect the car to dispose of it. Please remember to remove all your personal belongings and the tax disc from the car before it is collected.

Contract of insurance

Introduction

This policy is a contract between **you** and the **Insurer**. It is not the **Insurer's** intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else either any rights under this policy or the right to enforce any part of it.

In return for **you** paying or agreeing to pay the premium, the **Insurer** will provide cover under the terms, exclusions, conditions and **endorsements** of this contract of insurance, during the **period of insurance** and within the **geographical limits**.

This contract of insurance is based on information **you** gave the **Insurer** on the **statement of insurance** and any other information **you** gave to the **Insurer**. It is an offence under the Road Traffic Acts to make a false statement or withhold any material information for the purposes of obtaining a **certificate of motor insurance**. Failure to

disclose all material facts could render **your** insurance invalid and not give protection in the event of a claim. Material facts are those that the **Insurer** would regard as likely to influence the acceptance and assessment of this risk. If **you** are in any doubt about the facts considered material, **you** should disclose them. The **Insurer** or **we** will be happy to give **you** advice if **you** wish.

You must read this policy, the **certificate of motor insurance** and the **schedule** together.

Please check all documents carefully to make sure that they give **you** the cover **you** want.

The law applicable to this policy

English law will apply to this contract unless the **insurer** agrees with **you** in writing otherwise. The contractual terms and conditions and other information relating to this contract will be in English Language.

Your cover

Section A – Damage to the car

What is insured	What is not insured
<p>1. The Insurer will pay for damage to the car caused by accidental or malicious damage, or vandalism.</p> <p>2. The Insurer will also cover the cost of replacing or repairing the car's audio, navigation and entertainment equipment up to the following amounts:</p> <ol style="list-style-type: none"> Unlimited for equipment fitted as original equipment by the manufacturer; or £300 for any other equipment, provided this equipment is permanently fitted to the car. <p>To keep you mobile, within the geographical limits only, the Insurer will offer you a small courtesy car, free of charge, while the car is being repaired by one of the Insurers approved repairers (subject to availability). Once the Insurer has decided that the car can be economically repaired by an approved repairer and if it cannot be driven, the Insurer will provide the courtesy car on the next working day for as long as the repairs take.</p> <p>If the car can still be legally driven (in other words, it is roadworthy), the Insurer will deliver the courtesy car when the car is collected for repairs.</p> <p>See page 14 for details of how the Insurer will settle claims.</p>	<ol style="list-style-type: none"> The excesses shown in the schedule; and you must pay these amounts for every incident that you claim for under this section. Loss of or damage to the car caused by fire, or by theft. Loss of use of the car. Wear and tear. Mechanical, electrical, electronic and computer failures or breakdowns or breakages. Loss of or damage to the car caused by an inappropriate type or grade of fuel being used. Damage to your tyres caused by braking, punctures, cuts or bursts. Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the geographical limits. Any amount over the cost shown in the manufacturer's latest price guide, plus reasonable fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available. Loss of or damage to telephone or other communication equipment. The car losing value after, or because of, repairs. Loss of or damage to the car resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer. The car being confiscated or destroyed by or under order of any government or public or local authority. Loss of or damage to any radar detection equipment.

Section A – Damage to the car (continued)

What is insured	What is not insured
	<ol style="list-style-type: none"> 15. Loss of or damage to any audio, navigation and entertainment equipment unless this equipment is permanently fitted to the car. 16. Any damage to the car caused deliberately by you or any person driving it with your permission. 17. Loss of or damage to the car caused by a member of your immediate family, or a person living in your home, taking the car without your permission.

Section B – Broken windscreen and window glass

What is insured	What is not insured
<ol style="list-style-type: none"> 1. If the windscreen or any window glass in the car is broken during the period of insurance the Insurer will pay the cost of repairing or replacing it. The Insurer will also pay for any repair to the bodywork that has been damaged by broken glass from the windscreen or windows. <p>If you call the Claims Helpline and use one of the Insurer's chosen glass companies, cover is unlimited. If you do not, the most the Insurer will pay under this section is £100 after taking off any excess.</p> <p>A claim under this section only will not affect your no claim discount.</p>	<ol style="list-style-type: none"> 1. The excess shown on your schedule for any claim if the glass is replaced rather than repaired. 2. Loss of use of the car. 3. Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the geographical limits. 4. Any amount over the cost shown in the manufacturer's latest price guide, plus reasonable fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available. 5. Mechanical, electrical, electronic or computer failures or breakdowns or breakages to sun roof and hood mechanisms. 6. Repair or replacement of any windscreen or window unless it is made of glass.

Section C – Fire and theft

What is insured	What is not insured
<p>1. The Insurer will pay for loss of or damage to the car caused by fire, theft or attempted theft.</p> <p>2. The Insurer will also cover the cost of replacing or repairing the car's audio, navigation and entertainment equipment up to the following amounts:</p> <p style="padding-left: 20px;">a) Unlimited if your cover is comprehensive and the equipment is fitted as original equipment by the manufacturer; or</p> <p style="padding-left: 20px;">b) £300 for any other equipment or if your cover is third party fire and theft,</p> <p>provided this equipment is permanently fitted to the car.</p> <p>See page 14 for details of how the Insurer will settle claims.</p>	<p>1. Loss of or damage to the car when no-one is in it unless all its windows, doors, roof openings or hood are closed and locked and all keys or devices needed to lock the car are with you or the person authorised to use the car.</p> <p>2. The excesses shown in the schedule; and you must pay these amounts for every incident that you claim for under this section.</p> <p>3. Loss of use of the car.</p> <p>4. Wear and tear.</p> <p>5. Mechanical, electrical, electronic and computer failures or breakdowns or breakages.</p> <p>6. Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the geographical limits.</p> <p>7. Any amount over the cost shown in the manufacturer's latest price guide, plus reasonable fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.</p> <p>8. Loss of or damage to telephone or other communication equipment.</p> <p>9. The car losing value after, or because of, repairs.</p> <p>10. Loss of or damage to the car resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.</p> <p>11. Loss of or damage to the car caused by a member of your immediate family, or a person living in your home, taking the car without your permission.</p> <p>12. The car being confiscated or destroyed by or under order of any government or public or local authority.</p>

Section C – Fire and theft (continued)

What is insured	What is not insured
	<ol style="list-style-type: none">13. Loss from taking the car and returning it to its legal owner.14. Loss of or damage to any radar detection equipment.15. Any damage to the car caused deliberately by you or any person driving it with your permission.16. Loss of or damage to any audio, navigation and entertainment equipment unless this equipment is permanently fitted to the car.

How the Insurer will settle your claim under sections A or C

The **Insurer** will choose whether to repair **the car** or pay **you** a cash amount equal to the cost of the loss or damage. If **the car** cannot be driven because of damage that is covered under this policy, the **Insurer** will pay for **the car** to be protected and taken to the nearest approved repairer.

If the car is economically repairable

If **the car** is repaired by one of the **Insurer's** approved repairers, please see "Repair service for an accident within the **geographical limits**" on page 8.

You do not need to get any estimates, as repairs can begin immediately after the **Insurer** has authorised them.

The **Insurer** will arrange for one of their repairers to contact **you** to arrange to collect **the car**.

The **Insurer** will also pay the reasonable costs of delivering **the car** back to **your** address when the damage has been repaired.

If **you** do not want to use one of the **Insurers** approved repairers, **you** will need to send the **Insurer** an estimate for the **Insurer** to authorise and the **Insurer** may need to inspect **the car**. The **Insurer** reserves the right to ask **you** to obtain alternative estimates.

You will have to pay any policy **excess** direct to the repairer.

If the condition of **the car** is better after the repair than it was just before it was damaged, the **Insurer** may ask **you** to pay towards it.

The repairer can use parts, including recycled parts that compare in quality to those available from the relevant manufacturer.

If the car is a total loss

Once an engineer has inspected and assessed the **market value** of **the car**, the **Insurer** will send **you** an offer of payment.

If there is any outstanding loan on **the car**, the **Insurer** may pay the finance company first. If the **Insurer's** estimate of the **market value** is more than the amount **you** owe the finance company, the **Insurer** will pay **you** the balance.

If the **Insurer's** estimate of the **market value** is less than the amount **you** owe the finance company, **you** may have to pay them the balance. Any payment the **Insurer** makes for total loss will be after the **Insurer** has taken off any applicable policy **excess** and any unpaid premium for this policy.

When **you** accept the **Insurer's** offer for total loss, **the car** will belong to the **Insurer**. **You** must return **your certificate of motor insurance** to **us**. It is an offence under the Road Traffic Acts not to return the **certificate of motor insurance**.

By purchasing this policy **you** agree that the **Insurer** can handle **your** claim in this way.

Replacement car

The **Insurer** will not pay more than the **market value** of **the car** unless:

1. the loss or damage happens before **the car** is a year old; and

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2. **you** are its first and only registered keeper; and
 3. **you** have owned **the car** (or it has been hired to **you** under a hire-purchase agreement) since it was first registered as new; and
 4. the cost of repair is valued at more than 60% of the cost of buying an identical new car at the time of the loss or damage (based on the UK list price); and
 5. **the car** was supplied as new within the **geographical limits**.

In these circumstances, if **you** ask the **Insurer** to, the **Insurer** will replace **the car** (and pay reasonable delivery charges) with a new car of the same make, model and specification.

The **Insurer** will only do this if:

1. The **Insurer** can buy a car straight away within the **geographical limits**; and
2. the **Insurer** has permission from the hire-purchase company (if this is how **you** bought **the car** and **you** have not finished paying for it).

Section D – Medical expenses

What is insured	What is not insured
<ol style="list-style-type: none"> 1. If you or anyone in the car is injured in an accident involving the car, the Insurer will pay up to £100 in medical expenses for each injured person. 	<ol style="list-style-type: none"> 1. No cover is provided under this section if the policy is held in the name of a corporate organisation, a company or a firm.

Section E – Personal belongings

What is insured	What is not insured
<p>1. The Insurer will cover personal belongings in the car that are lost or damaged following an accident, fire or theft involving the car. You are covered for the cost of the item, less an amount for wear and tear and loss of value.</p>	<ol style="list-style-type: none">1. More than £100 for each incident.2. Any goods, tools or samples that are carried as part of any trade or business.3. Loss of or damage to telephone or other communication equipment.4. Money, stamps, tickets, documents and securities (such as share or bond certificates).5. Loss or damage when no one is in the car unless all its windows, doors, roof openings or hood are closed and locked and all keys or devices needed to lock the car are with you or the person authorised to use the car.6. Loss of or damage to any radar detection equipment.

Section F – Personal accident

What is insured	What is not insured
<p>1. If you or your husband, wife or civil partner are accidentally killed or injured while getting into, travelling in or getting out of the car (or any other private car that you do not own), the Insurer will pay the following:</p> <ol style="list-style-type: none"> For death – £2,500. For total and permanent loss of sight in one eye – £1,500. For total and permanent loss (at or above the wrist or ankle) of one hand or one foot – £1,500. <p>The Insurer will only pay these amounts if the cause of the death or injury is an accident involving a car and the death or loss happens within 3 months of the accident.</p> <p>This cover also applies to any passenger who is getting into, travelling in or getting out of the car (as long as there is a passenger seat for that person).</p>	<ol style="list-style-type: none"> No cover is provided under this section if the policy is held in the name of a corporate organisation, a company or a firm Death or injury caused by suicide or attempted suicide. Death of or injury to any person convicted of driving the vehicle whilst under the influence of drink or drugs at the time of the accident. Death of or injury to any person not wearing a seat belt when they have to by law. More than £10,000 for any one accident. More than £2,500 to any one person for any one accident. <p>If you, or your husband, wife or civil partner, have more than 1 car insurance policy with the Insurer, they will only pay under one policy.</p>

Section G – Liabilities to third parties

What is insured	What is not insured
<p>The Insurer will cover legal liability for the death of or injury to any person and damage to property caused by or arising out of:</p> <p>Cover for you</p> <ol style="list-style-type: none"> 1. You using the car. 2. You using a motor car not belonging to you and not hired to you under a hire-purchase agreement or leased to you under a leasing agreement, provided that: <ol style="list-style-type: none"> a) your current certificate of motor insurance allows you to do so; and b) you have the owner's permission to do so; and c) you still have the car and it has not been damaged beyond economical repair nor been stolen and not recovered; and d) the motor car is registered within the geographical limits; and e) you are not using the motor car outside of the geographical limits; and f) you are not insured under any other insurance to drive the motor car; and g) there is a current and valid policy of insurance held for that motor car in accordance with the Road Traffic Acts. 3. You using the car to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to the car and if allowed by law, provided it is not being towed for hire or reward. <p>Cover for other people</p> <ol style="list-style-type: none"> 1. Any person driving the car with your permission (as long as your certificate of motor insurance shows that he or she is allowed to drive the car). The person driving must not be excluded from driving the car by any endorsement, exception or condition. 	<ol style="list-style-type: none"> 1. Any amount the Insurer has not agreed to in writing. 2. Death of or injury to any of your employees during the course of their work, even if the death or injury is caused by anyone insured by this policy. 3. Loss of or damage to property owned by or in the care of the person who is claiming cover under this section. 4. Any loss of or damage to a vehicle, trailer, trailer caravan or broken-down vehicle covered by this policy. 5. Any claim for pollution or contamination, unless it is caused by a sudden, identifiable event which was unintended and unexpected and happened at one specific time and place. 6. Any amount over £1 million, for any one pollution or contamination event. 7. Any amount over £20 million for any one claim or series of claims arising from one event that causes loss of or damage to property, including any indirect loss or damage. This limit includes all costs and expenses. <p>However, the Insurer will provide the minimum cover needed under compulsory motor insurance legislation.</p>

Section G – Liabilities to third parties (continued)

What is insured	What is not insured
<p>2. Any person using (but not driving) the car, with your permission, for social, domestic and pleasure purposes.</p> <p>3. Any passenger in, getting into or getting out of the car.</p> <p>4. Any person using the car, with your permission (as long as your certificate of motor insurance shows that he or she is allowed to drive the car) to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to the car and if allowed by law, provided it is not being towed for hire or reward.</p> <p>The Insurer will also pay:</p> <ol style="list-style-type: none"> 1. solicitors' fees reasonably incurred for representation at any coroner's inquest, fatal accident inquiry or magistrates court (including a court of equal status in any country within the geographical limits); 2. legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving caused by an accident covered under this policy; 3. any costs and expenses for which your employer or business partner is legally liable as a result of you using the car for their business; 4. any other costs and expenses for which the Insurer has given it's written permission; and 5. charges set out in the Road Traffic Acts. <p>If anyone who is insured by this section dies while they are involved in legal action, the Insurer will give the same cover as they had to their legal personal representatives.</p>	

Section H – Using your car abroad

What is insured	What is not insured
<p>1. The Insurer will cover your legal liability to others while you or any driver covered by this policy are using the car within the European Union and any other country which has agreed to follow Article 7(2) of the EU Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number 72/166/EEC). You do not need an International Motor Insurance Card (Green Card) for visits to these countries.</p> <p>Further information on the countries that follow the above EU directive can be found by visiting www.mib.org.uk</p> <p>2. The Insurer will also provide the cover shown on your schedule for up to 90 days in any period of insurance while you are using the car within the countries referred to above. The Insurer may agree to extend the cover for more than 90 days as long as:</p> <ul style="list-style-type: none">a) the car is taxed and registered within the geographical limits; andb) your main permanent home is within the geographical limits; andc) your visit abroad is only temporary; andd) you tell us before you leave; ande) you pay any additional premium the Insurer asks for. <p>3. If you want to extend your policy to give the same cover to a country outside the countries referred to above, you must:</p> <ul style="list-style-type: none">a) tell us before you leave;	<p>1. If your certificate of motor insurance allows you to drive any other vehicle, that cover does not apply outside of the geographical limits.</p>

Section H – Using your car abroad (continued)

What is insured	What is not insured
<p>b) get the Insurers written agreement to cover you in the countries involved; and</p> <p>c) pay any additional premium the Insurer asks for.</p> <p>If the Insurer agrees to your request, they will issue you with an International Motor Insurance Card (Green Card) as legal evidence of this cover.</p> <p>The Insurer will also pay customs duty if the car is damaged and the Insurer decides not to return it after a valid claim on the policy.</p>	

Section I – No claim discount

What is insured	
<p>As long as a claim has not been made during the period of insurance immediately before your renewal, the Insurer will include a discount in your renewal premium. You may not transfer this discount to any other person.</p> <p>If a claim is made during the period of insurance, the discount will be stepped back in accordance with the Insurer's current scale. You may also have to pay a higher excess. Your no claim discount will not be affected if the only claims made are for a broken windscreen or window glass under section B or Emergency treatment charges under section G.</p>	

Section J – No claim discount protection

What is insured	
<p>You will not lose any of your no claim discount as long as:</p> <ol style="list-style-type: none"> no more than two claims are made in any period of three years; and you have paid any extra premium the Insurer asks for. <p>After a second claim is made in any three-year period, this policy section will no longer apply and any further claims will result in the loss of no claim discount.</p> <p>You may have to pay a higher premium or excess if any claims are made.</p>	

Section K – Replacement locks

What is insured	What is not insured
<ol style="list-style-type: none"> If the keys, lock transmitter or entry card for a keyless entry system of the car are lost or stolen, the Insurer will pay up to £500 towards the cost of replacing: <ol style="list-style-type: none"> all entry locks that can be opened by the missing item; the lock transmitter, entry card and central locking system; and the ignition and steering lock; as long as the Insurer is satisfied that any person who may have your keys, transmitter or card, knows the identity or garage address of the car. The Insurer will also pay the reasonable cost of protecting the car, transporting it to the nearest repairers when necessary and delivering it after repair to your address. 	<ol style="list-style-type: none"> the first £100 of any claim; or any claim where the keys, lock transmitter or entry card are either: <ol style="list-style-type: none"> left in or on the car at the time of the loss; or taken without your permission by a member of your immediate family or a person living in your home.

Policy exclusions

1. The **Insurer** will not cover claims arising directly or indirectly from any of the following:
 - a) **the car** being driven by, or being in the charge of, someone who is not described in **your Certificate of Motor Insurance** as entitled to drive.
 - b) **The car** being driven, with **your** permission, by anyone who **you** know does not hold a valid driving licence or is disqualified from driving. However, the **Insurer** will still give cover if the person used to hold a licence and is allowed to hold one by law.
 - c) **The car** being driven by someone who does not meet all the conditions of their driving licence.
 - d) **The car** being used for a purpose that is not covered in **your Certificate of Motor Insurance**.

However, this exclusion will not apply while **the car** is with a member of the motor trade for servicing or repair.
2. If **you** receive any payment for giving people lifts in **the car**, the Insurance Policy is not valid if:
 - a) **the car** is made or altered to carry more than eight people including the driver.
 - b) **you** are carrying the passengers as part of a business of carrying passengers.
 - c) **you** are making any profit from the payments **you** receive.
3. The **Insurer** will not pay for loss, damage, injury or legal liability if it is caused directly or indirectly by the following:
 - a) Ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste arising from burning nuclear fuel.
 - b) The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or part of that equipment.
 - c) Pressure waves caused by aircraft (and other flying objects) travelling at any speed.
 - d) War, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, insurrection or military or usurped power.
 - e) Acts of **terrorism**.
4. The **Insurer** will not pay claims arising directly or from earthquakes, riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands, except under section G.
5. The **Insurer** will not pay for any liability **you** accept under an agreement or contract unless **you** would have been legally liable anyway.
6. Any decision or action of a court which is not within the **geographical limits** is not covered by this policy unless the proceedings are brought or judgement is given in a foreign court because **the car** was used in that country and the **Insurer** had agreed to cover it there.

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7. The **Insurer** will not pay any claims arising directly or indirectly from any car being in a place used for the take-off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come within the customs examination area or any part of airport premises to which the public does not have vehicular access.

However, the **Insurer** will provide the minimum cover needed under compulsory motor legislation.

Policy conditions

1. How to claim

Please phone the Claims Helpline as soon as possible to report the claim.

The Claims Helpline number can be found on the cover of this policy booklet.

You must send the **Insurer** any letter, claim, writ or summons as soon as **you** receive it. **You** must also let the **Insurer** know straight away if **you** or **your** legal advisers know of any prosecution, inquest or fatal accident inquiry that might be covered under this policy.

2. Dealing with claims

You or any other person who claims under this policy must not negotiate, admit fault or make any payment, offer or promise of payment unless **you** have the **Insurer's** written permission.

In dealing with **your** claim, under the terms of this policy the **Insurer** may:

- a) defend or settle any claim and choose the solicitor who will act for **you** in any legal action; and
- b) take any legal action in **your** name or the name of any other person covered by this policy.

The **Insurer** can do any of these in **your** name or in the name of any person claiming under this policy. Anyone who makes a claim under this policy must give the **Insurer** any reasonable information the **Insurer** asks for.

3. Compulsory insurance

If the law of any country says the **Insurer** must make a payment that the **Insurer** would not otherwise have paid, **you** must repay this amount to the **Insurer**.

4. Other insurance

If any incident that leads to a valid claim is covered under any other insurance policy, the **Insurer** will only pay their share of the claim.

5. Reasonable precautions

Anyone covered by this policy must take all reasonable steps they can to protect **the car**, and anything in or attached to it, against loss or damage. (This includes making sure that **the car** has all its windows, doors, roof openings or hood closed and locked, and all keys or devices needed to lock **the car** are with **you** or the person authorised to use **the car** when no-one is in it.) **The car** must be kept in good working order. The **Insurer** may examine **the car** at any time.

6. Keeping to the terms of the policy

The **Insurer** will only pay claims if:

- a) any person claiming cover has met all the terms of the policy, as far as they apply; and
- b) the declaration and information given on the proposal or shown in the **statement of insurance** which this contract is based on is complete and correct as far as **you** know.

7. Fraud

The **Insurer** will not pay any claim which is in any part fraudulent or exaggerated, or if **you**, or anyone acting for **you**, uses fraudulent methods to get benefits under this policy.

8. Cancelling your policy

- a) **You** have 14 days from the later of the start date of the policy or the date **you** receive the policy documents to cancel the cover. **You** can cancel by phoning **us** and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. **You** must then return **your certificate of motor insurance** to **us**, as it is an offence under the Road Traffic Acts not to do so. If cover has not yet started, the **Insurer** will refund any premium paid in full. If cover has started, the **Insurer** will refund a percentage of the premium in proportion to the **period of insurance** left unused.

If the **Insurer** has paid for the total loss of **the car**, **you** must pay the full annual premium and **you** will not be entitled to any refund.

- b) After the 14-day period **you** can cancel this policy by phoning **us** and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. **You** must then return **your certificate of motor insurance** to **us**, as it is an offence under the Road Traffic Acts not to do so. Cancelling any direct debit instruction does not mean **you** have cancelled the policy. If no claims have been made during the current **period of insurance**, the **Insurer** will refund a percentage of the premium in proportion to the **period of insurance** left unused.

If the **Insurer** has paid for the total loss of **the car**, **you** must pay the full annual premium and **you** will not be entitled to any refund. If any claim made was not for the total loss of **the car**, the **Insurer** will deduct the costs of any payments made by the **Insurer** for the claim (or claims) from any refund. If the cost of the claim (or claims) is more than the annual premium, the **Insurer** will not pay any refund.

- c) The **Insurer** or **we** can cancel this policy by sending **you** seven days' notice to **your** last known address. If **you** live in Northern Ireland, the **Insurer** or **we** will also send notice to the DVLNI. **You** must then return **your certificate of motor insurance** to **us**, as it is an offence under the Road Traffic Acts not to do so. The **Insurer** will refund a percentage of the premium in proportion to the **period of insurance** left unused.
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9. Changes you must tell us about

You must tell **us** about any of the following changes straight away. If **you** do not tell **us** about these changes, **your** policy may no longer be valid or the **Insurer** may not pay **your** claim. These changes may result in a change to **your** premium and/or **excess**.

1. **You** sell **the car**, change **the car** or its registration number, or **you** get another car.
2. There is any change of drivers.
3. Anyone who drives **the car** receives a motoring conviction, (including fixed penalty offences).

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4. Anyone who drives **the car** develops a health condition, which requires notification to the DVLA.
 5. **You** change the purpose **the car** is used for.
 6. Anyone who drives **the car** changes job, starts a new job, including any part-time work, or stops work.
 7. **The car** is changed from the manufacturer's original specification.
 8. **You** take **the car** abroad, either for more than 90 days or outside the European Union.
 9. **You** change **your** address or the address where **you** keep **the car** overnight.
 10. Anyone who drives **the car** passes their driving test or has their driving licence revoked.
 11. The details in the **schedule** change.
 12. **The car** is involved in an accident or fire, or someone steals, damages or tries to break into it.
 13. Anyone who drives **the car** is involved in any accident or has a vehicle damaged or stolen.
 14. There is a change to **your** estimated annual mileage.
 15. Anyone who drives **the car** has insurance refused, cancelled or had special terms put on.
 16. There is a change of main user of **the car**.

Data Protection Notice

This notice contains important information about the use of **your** personal information. Please make sure that **you** read this notice carefully. In this notice **we** and **us** and **our** means the insurance intermediary as specified on **your** policy documents, the **Insurer** named in **your** current **Schedule, Certificate of Motor Insurance** and **Statement of insurance**, and any holding companies, subsidiaries or linked companies. 'Personal information' means any information given to **us** about **you**, by **you** or anyone else in connection with the particular service or product that **we** are providing to **you**.

By taking out this Insurance Policy, **you** confirm that **we** may use **your** personal information in the ways outlined in this notice. As the terms of this notice will also apply to anyone else insured under **your** policy, **you** should also show this notice to anyone else whose name **you** give to **us**, in connection with **your** insurance policy.

Your privacy is very important to **us**. **We** promise to respect and protect **your** personal information and try to make sure that **your** details are accurate and kept up to date. **You** can help **us** do this by letting **us** know whenever **your** personal details change. The way in which **your** personal information is collected, held and used by **us** complies with all legal requirements, particularly as is required by the Data Protection Act 1998.

Motor Insurance Database

Your details will be added to the Motor Insurance Database (MID), run by the Motor insurers Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purpose of Electronic Vehicle Licensing.

The police may use the MID to find out whether a driver's use of a vehicle is covered by a motor insurance policy and for preventing and detecting crime. If **you** are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to get relevant information. People with a valid claim relating to a road traffic accident (including people who live in other countries) may also get relevant information from the MID. **You** can find out more about this at www.miic.org.uk and **you** can check **your** vehicle details have been recorded correctly on www.askmid.co.uk.

How we use your personal information

We will use personal information which has been given to **us** to manage **your** Insurance Policy, including handling underwriting and claims and issuing policy renewal documents to **you**. These activities may involve **us** releasing personal information to other **Insurers**, regulatory authorities or agents providing services on **our** behalf.

We may use **your** personal information and the information about **your** use of **our** products and services to carry out research and analysis about **our** products and services, as well as to service **your** needs in connection with **your** policy. **We** may use e-mail, telephone, post or other means to do this.

If **you** do not want **us** to use **your** information for marketing purposes please call the customer service number shown on **your** policy documents. **You** may contact **us** at anytime to give notice to stop data being used for marketing purposes.

We will only release **your** personal information to others if

1. **we** need to do this to manage **your** policy with **us** (as set out above)
2. **you** have given permission to receive promotional material
3. **you** have given permission to be contacted in connection with any research or analysis that **we** are carrying out (as mentioned above)
4. **we** need to prevent fraud (as mentioned below)
5. **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority)
6. there are any other circumstances where **you** have given **your** permission.

If **we** change the way that **we** use **your** personal information, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

If **you** require more information on the Data Protection Act **you** may also write to the office of the information commissioner at

Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Telephone 08456 30 60 60 or
01625 54 57 45
E-Mail: Mail@ico.gsi.gov.uk

Sharing information to prevent fraud

We may share information which **we** hold and which has been supplied to **us** in connection with any application for insurance that **you** have made or any insurance policy which **you** have with **us** (including the renewal of any policy which **you** have with **us**) with the Claims and Underwriting Exchange register, run by the Insurance Database Service Limited (IDS Ltd) and other similar databases established for the same purpose. The aim is to help **us** check information that is given to **us** and to prevent fraudulent claims. When **we** process **your** request for insurance cover, **we** may search these registers. Under the conditions of **your** policy, **you** must tell **us** about any incident (such as an accident or theft), whether or not **you** think it is likely to give rise to a claim.

When **you** tell **us** about an incident, **we** will pass information relating to that incident to these registers.

Dealing with others on your behalf

To help **you** to manage **your** insurance policy, **we** will deal with **you** or **your** husband, wife or partner or civil partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy.

Sensitive information

Some of the personal information that **we** ask **you** to provide may be sensitive personal data, as defined by the Data Protection Act 1998. Sensitive personal data may include information relating to **your** health, race,

religion and any criminal convictions that **you** have. **We** will only use sensitive personal data about **you** for the specific purpose for dealing with **your** policy and to provide the services described in **your** policy documents.

Monitoring and recording calls

We may monitor or record telephone calls to monitor and improve **our** service and to prevent or detect fraud.

Further information

You are entitled to receive a copy of the information **we** hold about **you**. If **you** would like a copy of **your** information, please contact **our** Data Protection Officer, quoting **your** name, address and insurance policy number to the address below:

The Data Protection Officer
Prospect House
Gordon Banks Drive
Trentham Lakes North
Stoke-on-Trent
ST4 4TW

Please note that **we** are entitled to charge **you** a small administration fee of £10 for doing this.

What to do if you have a complaint

In this notice **we** and **us** and **our** means the insurance intermediary as specified on **your** policy documents, the **Insurer** named in **your** current **Schedule, Certificate of Motor Insurance** and **Statement of insurance**, and any holding companies, subsidiaries or linked companies.

If **you** are not happy with any aspect of **our** service, **we** will aim to resolve the issue as quickly as possible. **We** have the following complaint procedure which **you** can follow if **you** are dissatisfied with the service **you** have received:

Step 1: Let your usual point of contact know

We need to know the nature of **your** complaint and how **you** think the problem should be resolved. **You** can do this by:

- » Telephoning **us** on the number shown on any of **our** letters.
- » Writing to **us** at the address shown below:

The Compliance Manager
Prospect House
Gordon Banks Drive
Trentham Lakes North
Stoke-on-Trent
ST4 4TW

- » If **you** have a complaint about a claim, call **your** claim handler first. **You** will find the claim handler's name and phone number on any letters they have sent **you**.

We will try to resolve **your** complaint by the end of the next business day. If **we're** unable to do this, **we** will write to **you** within five

working days to either:

- » Tell **you** what **we've** done to resolve the problem; or
- » Acknowledge **your** complaint and let **you** know when **you** can expect a full response. **We** will also let **you** know who is dealing with the matter.

We will always aim to resolve **your** complaint at this stage. However, if for any reason **you** remain dissatisfied, **you** should escalate the matter as outlined below.

Step 2: Escalation to the Managing Director

You can do this by:

- » Asking the consultant who raised the complaint on **your** behalf to do this for **you**
- » Writing to the address shown below:

The Managing Director
Prospect House
Gordon Banks Drive
Trentham Lakes North
Stoke-on-Trent
ST4 4TW

- » Writing to the chief executive of **your** **insurer** whose address is shown on **your** **schedule**.

If you are insured by Lloyd's of London

If **you** are still dissatisfied and **you** are

insured by Lloyd's of London, **you** may write to:

Policy Holder & Market Assistance
Department
Lloyd's Market Services
Lloyd's of London
One Lime Street
London
EC3M 7HA

We will always aim to resolve **your** complaint within four weeks of its receipt.

If **we** are unable to do this **we** will give **you** the reasons for the further delay and indicate when **we** will be able to provide a final response.

Step 3: Contact the Financial Ombudsman Service

You can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with **our** final response, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider **your** complaint once **you've** tried to resolve it with **us**.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

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

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme.

If we cannot meet our liabilities, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. **You** can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 020 7892 7300.

Claims Helpline:

0845 437 9097

24 hours a day, 365 days a year

Windscreen Claims:

0845 839 8002