

Private Car Policy Summary

What this document tells you

This document is intended to provide you with basic details of your private car insurance contract. It includes:

- Details of your Insurer
- Confirmation of what makes up your insurance contract
- Significant features and benefits of your insurance cover
- Significant exclusions to your insurance cover
- What to do if you need to cancel your policy
- What to do if you need to make a claim
- What to do if you need to make a complaint

This policy summary is not a statement of the full terms and conditions of your policy, these can be found in your policy booklet and should be read in conjunction with your Statement of Insurance, Policy Schedule and your Certificate of Motor Insurance.

In addition, your Policy Schedule confirms specific endorsements which apply to your policy, as some sections may be restricted or excluded depending on your individual circumstances.

Significant Features and Benefits of Your Insurance Cover

This is a summary of the significant features and benefits of this policy, dependant on the level of cover you have chosen.

Cover	Comp	TPF+T	TPO	Significant Features & Limitations	Policy Section
Liabilities to third parties.	Yes	Yes	Yes	£20 million limit for third party property damage.	G
Driving a car which does not belong to you.	Yes	Yes	Yes	Cover only applied to the policyholder and if shown on the certificate of motor insurance. Cover is TPO.	G
Use of your car in EU.	Yes	Yes	Yes	Extend policy cover for up to 90 days.	H
Accidental damage to own car.	Yes	No	No	Market value. Subject to excesses. Additional excesses for young or inexperienced drivers may apply. New vehicle replacement.	A
Damage to own car by fire, or theft.	Yes	Yes	No	Market value. Subject to excesses. New vehicle replacement.	C
Audio and navigation and entertainment equipment.	Yes	Yes	No	Comprehensive cover is unlimited for standard fit. £300 limit if TPF+T and/or non standard fit.	A and C
Personal belongings.	Yes	No	No	Up to £100.	E
Broken Windscreen and window glass.	Yes	No	No	Subject to excesses. £100 limit if approved repairer is not used.	B
Personal Accident	Yes	No	No	Policyholder, spouse and civil partner, and any passenger in the insured car. Death £2,500. Loss of sight or limb £1,500. Policy limit £10,000 each accident and £2,500 any one person.	F
Medical expenses.	Yes	No	No	Up to £100 each injured person.	D
Replacement locks.	Yes	No	No	Up to £500. Subject to £100 excess.	K

Significant Exclusions to Your Insurance Cover

Cover	Significant Exclusions and Limitations	Policy Section
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This summary relates to Private Car Insurance policies effective from 01/01/2009 onwards. This is an annual contract and is based on information you have given to us, as shown on the Statement of Insurance. If the information is incorrect or you have any changes please contact us.

Your Insurer

This Insurer is authorised and regulated by the Financial Services Authority.

What makes up your insurance contract

The contract is made up of:

- the Insurance Policy, this gives full details of the terms and conditions;
- the Schedule, this shows the period of insurance, which sections of the policy apply, whether your cover is comprehensive (Comp), third party fire and theft (TPF+T) or third party only (TPO) and details of applicable excesses and endorsements;
- The Certificate of Motor Insurance, which shows the registration number of the vehicle insured, who may drive and what the vehicle can be used for.

Driving a car which does not belong to you.	Use outside the UK. Use of car that is otherwise insured. If your car is disposed of or damaged beyond economical repair.	G
Loss of or damage to the car and personal belongings.	All loss or damage when no-one is in the car unless all its doors and windows are closed and locked. All loss or damage when no-one is in the car unless all keys or devices used to lock the car are removed from it.	C and E C, E and K
Loss of or damage to the car.	Extra costs due to parts or replacements not being available in the UK. Caused by a member of the family or household taking the car without your permission. Caused by deception. New vehicle replacement for vehicles up to 1 year old and you must be the first and only registered keeper.	A, B and C A, C and K A & C A & C
Audio and navigation and entertainment equipment.	Telephones. Equipment not permanently fitted to the car.	A and C
Broken Windscreen and window glass.	Sun roof and hood mechanisms. Windows and windscreens unless made of glass.	B
Personal Accident	Suicide. Failure to wear a seatbelt. If a driver is convicted of driving while under the influence of drink or drugs.	F
Personal belongings	Money, business goods and telephones.	E

What to do if you need to cancel your policy

14 day cooling off:

- 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 and receive a refund. You must return the Certificate of Motor Insurance to us. 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.

The policy can be cancelled mid term:

- by you phoning us and subject to return of the Certificate of Motor Insurance to us. The premium we will return to you is shown in the Policy Conditions part of the policy; or
- by us giving you 7 days notice in writing sent to your last known address. If we do this we will return the unused premium. You must return the Certificate of Motor Insurance.

What to do if you need to make a claim

Please phone our Claims Helpline. The telephone number can be found on the front cover of your policy booklet.

What to do if you have a complaint

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

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.

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 opposite.
- 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

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

Financial Services Compensation Scheme (FSCS)

Your Insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation if your Insurer cannot meet its obligations. Full details are in the Policy Booklet.

Young or Inexperienced Drivers Excesses

An additional accidental damage excess will apply if at the time of an accident a driver in one of the following categories are driving the vehicle.

- i) Drivers aged 17-24 inclusive
- ii) Inexperienced drivers are classed as those who have not held a full UK licence for a period of 12 months or more.

The amount of excess can vary from Insurer to Insurer, please see which additional excesses apply to your policy.

Insurer	Drivers under 21	Aged 21-24 Experienced	Aged 21-24 Inexperienced	Aged 25+ Inexperienced
ABC	£250	£150	£150	£100
Advantage Insurance	£250	£200	£200	£200
Ageas	£350	£250	£250	£250
Allianz	£350	£250	£350	£250
Aviva	£450	£350	£350	No additional excess
Axa	£500	£150	£200	£100
Capricorn	£200	£200	£200	£150
Chartis	No additional excess	No additional excess	No additional excess	No additional excess
Chaucer	£300	£200	£200	£150
Highway	£250	£150	£150	£50
Markerstudy	£250	£100	£100	£100
Provident	£300	£200	£200	£150
Sabre	See table below	See table below	See table below	See table below
Service	£200	£200	£200	£150
Zenith	£250	£250	£250	£250
Zurich	£250	£200	£200	£100 (also applies to provisional driving licence holders)
XL	£200	£200	£200	£150

Sabre

An additional accidental damage excess will apply if at the time of an accident a driver in one of the following categories is driving the vehicle.

The amount of excess can vary from Insurer to Insurer, please see which additional excesses apply to your policy.

Vehicle Value				
Driver Age	£101 - £200	£201 - £300	£301 - £500	£501 - £150,000
17-24 Inclusive	£50	£100	£150	£200

An additional Fire and Theft excess will apply if at the time of an accident a driver in one of the following categories is driving the vehicle.

17 – 19 Inclusive	£100
20 – 24 Inclusive	£50