

This document provides a summary of the key information relating to this motor insurance policy. Complete pre-contractual information on the product is provided in the full policy documentation, including your schedule of insurance.

What is this type of insurance?

This is a motor insurance policy which includes breakdown cover and legal expenses.



What is insured?

Cover for your car

- ✓ Loss of or damage to your car caused by:
 - ✓ Accident or malicious damage
 - ✓ Fire
 - ✓ Theft or attempted theft
- ✓ Glass replacement or repair
- ✓ Replacement Locks
- ✓ Use of our approved repairer network which guarantees repair workmanship

Cover for other people

- ✓ The minimum cover you need by law to protect other people when you or an insured driver are using or driving your car

Other product benefits

- ✓ Courtesy car of a similar specification for the duration of repairs or up to 30 days if your car is declared a total loss or stolen and not recovered – up to £4000
- ✓ Audio and satellite equipment
- ✓ New car replacement if your car is less than 2 years old
- ✓ Personal Belongings - up to £1500
- ✓ Uninsured driver protection if you are involved in accident that is not your fault and the person responsible can be traced
- ✓ Vandalism promise
- ✓ Onward Travel - up to £500
- ✓ Child seats
- ✓ Foreign Travel - full policy cover up to 182 days per trip
- ✓ Personal Accident - £30,000 if you or your husband, wife or civil partner suffers a serious or fatal injury
- ✓ Medical Expenses - up to £500
- ✓ No claims bonus protection is included if you have more than 4 years no claims discount and less than 2 fault claims in the previous 5 year period
- ✓ Comprehensive driving other private cars cover for the policyholder and spouse only and only if over 25 years of age (your certificate will confirm if you have this cover once you have bought your policy) up to £150,000
- ✓ Misfuelling – up to £5,000 to repair loss or damage
- ✓ Car-jacking and road rage – up to £15,000 for medical expenses and psychiatric services

UK Motor Breakdown

- ✓ Roadside assistance and recovery
- ✓ Alternative travel – up to £250
- ✓ Emergency overnight accommodation – up to £150 for a lone traveller or £75 per person up to £500
- ✓ Home Assist
- ✓ We can arrange for your vehicle to be drained and flushed if you fill it with the wrong fuel
- ✓ If you break down at least 20 miles from your home address and your vehicle cannot be repaired the same day we will arrange and the insurer will pay for alternative travel.



What is not insured?

- ✗ Wear and tear
- ✗ Mechanical, electronic or software failures (not applicable to breakdown cover)
- ✗ A deliberate act by anybody insured on this policy
- ✗ Nuclear, war and terrorism risks
- ✗ Your car being driven without your permission by someone known to you unless they are being prosecuted
- ✗ Loss of use of your car (not applicable to breakdown cover)
- ✗ Any cover which is insured elsewhere
- ✗ Any costs over the market value of your car
- ✗ Loss or damage caused by theft if nobody is in the car, unless all windows, doors and other openings are closed and locked and all keys and other ignition unlocking devices are removed (not applicable to breakdown cover)
- ✗ New car replacement if a car of the same make, model and specification is not available in the UK or if you did not buy your vehicle from new
- ✗ Any amount over £20 million for damage to other people's property
- ✗ Any amount over £5 million for related legal costs and expenses as a result of a claim
- ✗ Loss or damage to a vehicle being towed by a vehicle being driven by you
- ✗ We will not pay the Personal Accident benefit if:
 - ✗ the person injured or killed is under the influence of drink or drugs
 - ✗ is a result of suicide or attempted suicide
 - ✗ the injury or death happens more than 3 months after the accident

Motor Breakdown

- ✗ Any costs incurred due to the vehicle not carrying a serviceable spare wheel, spray repair kit, appropriate jack or locking mechanisms to remove the wheels.
- ✗ The cost of parts and repair costs other than when the recovery operator can make the repair at the scene of the breakdown.

Legal Expenses

- ✗ Parking or obstruction offences, insurance offences or challenging a fixed penalty notice
- ✗ Vehicle hire costs if you are claiming against a person who does not have valid motor insurance
- ✗ Vehicle hire costs if you make your own arrangements for vehicle hire after an insured incident
- ✗ If we agree you can choose your own lawyer, we will only pay them the same amount as we would pay our preferred lawyers, this is currently £100 per hour (this amount may vary from time to time)
- ✗ Costs we have not agreed
- ✗ Court awards and fines
- ✗ Legal action we have not agreed
- ✗ Judicial review
- ✗ Nuclear, war and terrorism risks

What is insured continued...

Legal Expenses

You are covered up to £100,000 for:

- ✓ Uninsured loss recovery
- ✓ Replacement hire vehicle
- ✓ Motor contract disputes



Are there any restrictions on cover?

- !! Your car can only be used for the purposes which are allowed as shown on your certificate
- !! You must hold a valid driving licence



Where am I covered?

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

This policy gives full cover to protect you when driving abroad in the following countries: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein, Norway, Monaco, Gibraltar, San Marino, Switzerland and Andorra, up to 90 days per trip.

If you have bought European breakdown cover, you are also covered for breakdown in these countries for trips of up to 90 days; Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Northern Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland and Vatican City.



What are my obligations?

- You may need to review and update your cover from time to time to ensure that it remains adequate for your needs.
- You are required to keep to the conditions as shown in your full policy documentation.
- You must answer any questions to your best knowledge or belief as if you don't this could affect your policy cover and / or ability to make a claim.
- You must tell us as soon as possible about any changes in circumstances such as any changes to your car, health of any person driving, any motor accidents, fixed penalty offences or motoring convictions.
- You must tell us as soon as possible if you have had a loss, accident or theft.
- You must pay your excess as the first part of your claim. This will be shown on your schedule of insurance.



When and how do I pay?

You can pay the price of your insurance as an annual amount or speak to your broker or insurance advisor about credit facilities.



When does the cover start and end?

This is an annual policy and the dates of cover are shown in your schedule of insurance.



How do I cancel the contract?

You have the right to cancel your policy at any point during the policy year. If you wish to cancel the policy please tell your broker or us and we will refund the premium for the exact number of days left on the policy, unless someone has claimed, in which case we will not refund any premiums.

Sum Insured: The agreed sum insured is specified in your schedule of insurance.