

POLICY SUMMARY: Car Insurance

Some important facts about your Motor Insurance are summarised below. Section A relates to the Motor part of your policy and sections B, C, D & E relate to the 'policy upgrades' which you can obtain in addition to the standard motor policy. This summary does not describe all the terms and conditions of your policy, so please take time to read the Policy Booklet to make sure you understand the cover it provides. All references below are to the relevant section of the Policy Booklet.

A. MOTOR

NAME OF INSURER

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pieta, PTA 9042, Malta.

SEVERAL LIABILITIES NOTICE

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

TYPE OF INSURANCE

The policy protects your vehicles, comprising Comprehensive, Third Party Fire and Theft or Third Party Only cover, as selected by you when requesting the quotation and itemised in your Schedule.

SIGNIFICANT FEATURES AND BENEFITS:

Your policy includes the following features, which are explained in detail in your Policy Booklet:

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to any other person, including passengers	Included	Included	Included
Legal liability for damage to other people's property up to £20,000,000.	Included	Included	Included
Damage to your vehicle	Included	Fire and Theft Only	Excluded
Damage to child car seats or booster in your vehicle	Included	Fire and Theft Only	Excluded
Windscreen repair / replacement	Included	Excluded	Excluded
Personal Accident Benefits: For you and your spouse for death or loss of limbs / sight	Up to £2,500	Excluded	Excluded
Medical expenses	Up to £250	Excluded	Excluded
Personal belongings	Up to £200	Excluded	Excluded
While you own the vehicle, a Lifetime Guarantee on repairs if repairs are carried out by our approved repairers	Included	Fire & Theft Only	Excluded
Class A courtesy car for duration of repairs <u>authorised by us</u> and completed by an approved repairer	Included but subject to availability	Included but subject to availability	Excluded

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Foreign use	<p>New customers: European cover is provided at the level at which you are insured in the UK for trips of up to 3 days. Please call us on 01227 284020 to extend your cover if you are planning a trip longer than 3 days. Cover is limited to a maximum of 90 days in any period of insurance. You must notify Geoffrey Insurance Services in advance of travel.</p> <p>Renewing customers: Extended European cover is provided free of charge at the level at which you are insured in the UK. There is no limit to the number of days you take in any one trip, however cover is limited to a maximum of 90 days in any one insurance year. You must notify Geoffrey Insurance Services in advance of travel.</p>		
Voluntary work & ‘indemnity to principal’ cover	Included	Included	Included
Cover under the Corporate Manslaughter and Corporate Homicide Act 2007 up to £5m - only applies to policies in the name of a company	Included	Included	Included
Protected no-claim bonus	Available (subject to certain conditions)		
Passenger transportation provision	Up to £50 per person (with a maximum of £150) is provided for costs of alternative travel after an accident (subject to certain conditions)	Excluded	Excluded
Permanently fitted in-vehicle entertainment & navigation equipment	Included, subject to policy excess and limits		
Uninsured Driver Promise	<p>If you make a claim, for damage sustained to your car, following an accident where it is established that the driver of the other vehicle was not insured to drive that vehicle, then we promise to refund your excess and reinstate your No Claims Discount.</p> <p>This cover is subject to certain conditions.</p>	Excluded	Excluded

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.

You will be responsible for the first part of any claim - this is known as the "Excess". A person's age and driving experience will change the excess that applies to them. The Excess for each driver will be shown on your Schedule and can be advised to you by Geoffrey Insurance Services.

Damage to or loss of your car or its accessories when your car is left unattended unless all ignition keys are removed from your car and all doors, windows and other openings are closed and locked so that your car is fully secured. This applies even for short periods such as in a petrol station. Refer to, Exceptions to sections 4, 5 & 6 (m).

Loss or damage caused by an inappropriate type or grade of fuel being used. Refer to, Exceptions to sections 4, 5 & 6 (o).

Any liability to others, or loss or damage to any car covered by this insurance when the car is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed. Refer to General exceptions A (6).

Any liability to others, or loss or damage to any car covered by this insurance when the car is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications. Refer to General exceptions A (7).

Loss or damage when your car is left unattended if the last person in charge of your car before the loss or damage happened is not shown on your Certificate of motor insurance as allowed to drive. Refer to, Exceptions to sections 4, 5 & 6 (l).

Section 2 'Driving other cars', may be excluded from this policy. If included, this section will not apply when the other car is not insured in its own right. Other restrictions may apply in addition, please refer to Geoffrey Insurance Services / Policy Booklet for confirmation of cover.

Courtesy cars are not always available but we will always do our utmost to provide you with assistance and where possible supply a car within 48 hours following collection of the damaged vehicle. Some specialist repairers or repairers not on our approved repairer panel may not be able to provide you with a courtesy car. You are not entitled to a courtesy car if it is believed your car is beyond economic repair. Courtesy cars will be covered on a comprehensive basis and you must take all reasonable care to protect it from loss or damage. You will be responsible for any unauthorised use and any penalties or fines associated with its use. An excess will be applicable if the vehicle is damaged whilst in your possession.

Any loss, damage or liability incurred while your vehicle is being used in any form of competition, rally, trial, track day, performance test, timed lap, race or speed trial whether or not your vehicle is on private property, a public road, a private racetrack or a derestricted toll road (including the Nurburgring). Refer to General Exception (J).

You must tell us immediately if your or any driver's driving licence or driving entitlements change (including your or any driver's licence changing from provisional to full).

B. BREAKDOWN RECOVERY**THE INSURER (MOTOR BREAKDOWN RECOVERY)**

Ageas Insurance Limited registered office address Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, registered in England and Wales no 354568.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039.

TYPE OF INSURANCE:

This extension covers your vehicles when they suffer a breakdown during the course of a journey more than a one-mile radius from your home (unless stated otherwise). This cover is supplied by Call Assist Limited. The insurer is Ageas Insurance Limited.

The policy is based on the answers you gave us on proposal or which is shown in a statement of fact. you must tell us of any changes to the answers you have given.

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Roadside & recovery breakdown - local assistance	Roadside assistance and recovery (if breakdown occurs more than one mile from your home within the UK) for your car, you and up to 6 passengers to the nearest garage (for repair) or your preferred destination within a 20 miles radius of the breakdown.		
Roadside & recovery breakdown - national assistance	Roadside assistance and recovery for your car, you and up to 6 passengers to the nearest garage (for repair), your home or original destination.		
Home Assist Breakdown	Provides recovery if breakdown occurs at home address or within one mile of home address.		
European breakdown	Provides roadside breakdown and national recovery cover including when the breakdown occurs in an EU member state (and selected other countries).		

Please note, your Motor Breakdown cover will terminate if your van insurance is cancelled for any reason.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

Your Breakdown Recovery 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.

Any caravan/trailer where the total length exceeds 7 metres (23 feet) recovered with the car if the vehicle cannot be repaired roadside, and where it is not attached to the car with a standard towing hitch. Refer to, Exceptions to Sections 18, 19 & 20 (1a).

Any additional costs incurred as a result of modifications to your car which you did not tell us about. Refer to, Exceptions to Sections 18, 19 & 20 (7).

The recovery of the car and passengers if repairs can be carried out at or near the scene of the breakdown within the same working day. If recovery takes effect we will only recover to one address in respect of any one breakdown. Refer to, Exceptions to Sections 18, 19 & 20 (11).

Any request for service if the car is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities. Refer to, Exceptions to Sections 18, 19 & 20 (13).

Any vehicle in excess of 3500kg (3.5 tonnes) in weight. Refer to, Exceptions to Sections 18, 19 & 20 (15a).

Any vehicle more than 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high. Refer to, Exceptions to Sections 18, 19 & 20 (15b).

Assistance if the vehicle is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport. Refer to, Exceptions to Sections 18, 19 & 20 (16).

We will not pay for the cost of parts, components or materials used to repair the car. Refer to, Exceptions to Sections 18, 19 & 20 (17).

Any breakdown occurring within 24 hours of commencement of the period of insurance. Refer to, Exceptions to Sections 18, 19 & 20 (22).

Any more than six call-outs within the period of insurance. Refer to, Exceptions to Sections 18, 19 & 20 (24).

Claims totalling more than £15,000 in any one period of insurance. Refer to, Exceptions to Sections 18, 19 & 20 (25).

The cost of alternative transport other than to your destination and a return trip to collect your repaired car. Refer to, Exceptions to Sections 18, 19 & 20 (33).

Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the breakdown within the same working day. Refer to, Exceptions to Sections 18, 19 & 20 (35).

Any damage or loss to your vehicle or its contents and any injury to you or any third party caused by us or the recovery operator. It is your responsibility to ensure personal possessions are removed from the vehicle prior to your vehicle being transported. Refer to, Exceptions to Sections 18, 19 & 20 (37).

C. MOTOR LEGAL PROTECTION

TYPE OF INSURANCE:

This extension covers the cost of the Legal Expenses Insurance Advisers pursuing damages resulting from claims arising from an insured event. This cover is insured by Inter Partner Assistance SA and administered by Arc Legal Assistance Ltd with services provided on their behalf by Carpenters Solicitors. We/Us/Ourselves refers to Arc Legal Assistance acting on behalf of Inter Partner Assistance SA.

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Motor Legal Protection	<p>Legal costs of up to £100,000 per claim are covered to pursue compensation in respect of uninsured losses incurred and / or personal injury sustained as a result of a motor accident arising as a result of another person's negligence.</p> <p>Legal advice service available between 9.00 am to 5.00 pm Mondays to Fridays (excluding bank holidays) on 0330 123 0979.</p>		

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

This insurance covers the legal costs incurred by the Legal Expenses Insurance Advisers who act on our behalf. The insured is not covered for any other legal representatives' costs unless court proceedings are started. Refer to, Section 21

Legal advice is available on any personal legal matter. Refer to Section 21, What we cover.

Claims must be notified as soon as reasonably possible. Refer to, 'There is no cover where' Section 21a.

For a claim to be covered there must be reasonable prospects of a successful outcome. Refer to, Conditions to Section 21 (3) Reasonable Prospects.

COMPLAINTS PROCEDURE

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

Our contact details are:

Arc Legal Assistance Ltd
 P O Box 8921
 Colchester
 CO4 5YD
 Tel 01206 615000
 Email customerservice@arclegal.co.uk

In the event that our Service Providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst we and our UK Service Providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

You can also refer to the Financial Ombudsman Service if you cannot settle your complaint with us or before we have investigated the complaint if both parties agree.

D. GUARANTEED HIRE CAR

TYPE OF INSURANCE:

This extension provides you a guaranteed hire car for 14 days after you suffer an insured claim under the motor policy.

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
A class 'A' car (such as a Peugeot 107 1.0) is provided if an insured claim is suffered under the Motor Policy.	Available for a period of 14 days after the claim is reported to us. Subject to terms and payment of premium.	Not available	Not available
A 4-door family car is provided if an insured claim is suffered under the Motor Policy.	Available for a period of 14 days after the claim is reported to us. Subject to terms and payment of premium.	Not available	Not available

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

We will only pay for a hire car for 14 days. Refer to section 16.

This policy only applies in the event that, where appropriate, the Police and / or relevant authority(s) have been contacted. Refer to Exception to section 16 (2).

E. INCREASED PERSONAL ACCIDENT BENEFITS COVER

TYPE OF INSURANCE:

This extension increases the cover you, and any other named drivers, get for personal accident in the event of serious injury or death whilst driving the insured vehicle. This cover is supplied by Strategic Insurance Services Limited. The insurer is Great Lakes Insurance SE.

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Amount payable for permanent disability or death as a result of an accident whilst driving the insured vehicle.	Up to £100,000	Up to £100,000	Up to £100,000
Amount payable per day of hospitalisation following an accident whilst driving the insured vehicle.	£400 per day for up to one year	£400 per day for up to one year	£400 per day for up to one year

EXCLUSIONS

Strategic Insurance Services Limited will not pay the benefit if an insured person sustains bodily injury whilst doing any of the following:

- driving with more alcohol in the blood than is allowed by law
- driving a vehicle where the insured person does not hold a current British or European driving licence to drive such a vehicle
- driving a vehicle without valid insurance
- engaging in or practising for racing, rallies, trials or speed tests

INDIVIDUAL EXCLUSIONS

Strategic Insurance Services Limited will not pay the benefit in the following circumstances:

- as the result of intentional self-inflicted injury, suicide or attempted suicide
- as a result of taking a drug, unless it is taken on proper medical advice and is not for the treatment of drug addiction
- as the result of being under the influence of excess alcohol
- committing or attempting to commit a criminal offence

The following apply to all sections of this summary.**DURATION OF CONTRACT:**

Your cover is valid for a twelve-month period.

CANCELLATION:

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy documents or the start of the policy, whichever is later without giving any reasons. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled and for any applicable administration costs.

You can cancel this policy after the 14 day cooling off period. Providing you have not made any claims in the current period of insurance and you are not going to make a claim, we will refund your premium deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled and any applicable administration costs.

We may cancel this policy giving you 7 days notice where there are exceptional or valid reasons for doing so. Please see your policy wording for full details on the cancellation process.

CLAIMS ADDRESS:

You should report immediately any accident or loss under the policy to Geoffrey Insurance Services at: Prospect House, Thanet Way, Whitstable, Kent CT5 3FD.

Motor Insurance Claims Telephone Number - 01227 284 090 from within United Kingdom, 0044 1227 284 090 outside the United Kingdom. (01227 284 037 For Broken or Damaged Glass)

Motor Breakdown Claims Telephone Number - 0330 123 0353 from within United Kingdom, 0044 1206 714 381 from within Europe

Motor Legal Protection Claims Telephone Number - 01227 284 090

Guaranteed Hire Car Telephone Number - 01227 284 090

Increased Personal Accident Benefits Telephone Number - 0330 100 9525

COMPLAINTS PROCESS:

In the first instance these should be referred to Geoffrey Insurance Services, Prospect House, Thanet Way, Whitstable, Kent CT5 3FD.

You will need to quote your policy number shown in the Schedule.

In the event that our Service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

COMPENSATION SCHEME:

Geoffrey Insurance Services, Call Assist (providers of the Motor Breakdown cover), Ageas Insurance Limited (underwriters of the Motor Breakdown cover) and Great Lakes Insurance SE (insurer of the Increased Personal Accident cover) are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of insurance, the size of your business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 77414100. Alternatively, more information can be found at www.fscs.org.uk