

<https://www.chaucerdirect.co.uk/Car-Insurance/Policy-Documents#Key>

**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.

**NAME OF INSURER**

Unless otherwise stated, the insurer is Chaucer Insurance. ‘Chaucer Insurance’ is a trading name of an authorised Lloyd’s syndicate managed by Chaucer Syndicates Limited, which is registered in England (No 184915).

Registered office: Plantation Place, 30 Fenchurch Street, London EC3M 3AD.

Chaucer Syndicates Limited is authorised and regulated by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA), the Financial Services Registration number is 204915.

**A. MOTOR**

**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
Class A courtesy car for duration of repairs authorised by us 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
<b>Foreign use</b>	<p><b>New customers:</b> 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 Chaucer Direct in advance of travel.</p> <p><b>Renewing customers:</b> Extended European cover is provided free of charge at the level at which you are insured in the UK for trips of any length. Cover is limited to a maximum of 90 days in any period of insurance. You must notify Chaucer Direct in advance of travel.</p>		
<b>Voluntary work &amp; 'indemnity to principal' cover</b>	Included	Included	Included
<b>Cover under the Corporate Manslaughter and Corporate Homicide Act 2007 up to £5m – only applies to policies in the name of a company</b>	Included	Included	Included
<b>Protected no-claim bonus</b>	Available (subject to certain conditions)		
<b>Passenger transportation provision</b>	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
<b>Permanently fitted in-vehicle entertainment &amp; navigation equipment</b>	Included, subject to policy excess and limits		

#### **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 Chaucer Direct.

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 (p).

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 (I).

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 Chaucer Direct / 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 must be cared for by you and as such you will be responsible for any damage, unauthorised use and any penalties associated with its use. Refer to Courtesy Car Provision Sections 4 & 5.

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).

**B. BREAKDOWN RECOVERY**

**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).

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
<b>Roadside &amp; recovery breakdown – local assistance</b>	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.		
<b>Roadside &amp; recovery breakdown – national assistance</b>	Roadside assistance and recovery for your car, you and up to 6 passengers to the nearest garage (for repair), your home or original destination.		
<b>Home Assist breakdown</b>	Provides recovery if breakdown occurs at home address or within one mile of home address.		
<b>European breakdown</b>	Provides roadside breakdown and national recovery cover including when the breakdown occurs in an EU member state (and selected other countries).		

**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.

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 3,500kg (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).

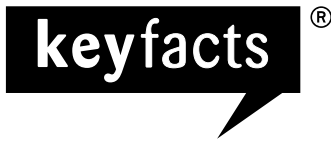
Any more than six call-outs within the period of insurance. Refer to, Exceptions to Sections 18, 19 & 20 (24).

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 Lyons Davidson Solicitors (the Legal Expenses Insurance Advisers) pursuing damages resulting from claims arising from an insured event. This cover is insured by Inter Partner Assistance and administered by Arc Legal Assistance. We/Us/Our/Ourselves refers to Arc Legal Assistance Limited acting on behalf of Inter Partner Assistance.

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
<b>Motor Legal Protection</b>	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.  Legal advice service available between 9.00 am to 5.00 pm Mondays to Fridays (excluding bank holidays) on 0844 770 1047.		

**SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:**

This insurance covers the legal costs incurred by Lyons Davidson Solicitors (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 motor related matters only. 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.

**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
<b>A class 'A' car (such as a Peugeot 107 1.0) is provided if an insured claim is suffered under the Motor Policy.</b>	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
<b>A 4-door family car is provided if an insured claim is suffered under the Motor Policy.</b>	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 CIGNA Insurance Services (Europe) Limited. The insurer is CIGNA Europe Insurance Company S.A.N.V.

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

**SIGNIFICANT AND UNUSUAL EXCLUSIONS AND LIMITATIONS:**

- 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
- 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.

**CLAIMS ADDRESS:**

You should report immediately any accident or loss under the policy to **Chaucer Insurance** at: Prospect House, Chaucer Business Park, Thanet Way, Whitstable, Kent CT5 3FD

Motor Insurance Claims Telephone Number – 01227 284090 from within United Kingdom, 0044 1227 284090 outside the United Kingdom.  
(01227 284037 for Broken or Damaged Glass)

Motor Breakdown Claims Telephone Number – 0845 408 4874 from within United Kingdom, 0044 1206 714381 from within Europe.

Motor Legal Protection Claims Telephone Number – 01227 284090.

Guaranteed Hire Car Telephone Number – 01227 284090

Increased Personal Accident Benefits Telephone Number – 0844 5790019.

**COMPLAINTS PROCESS:**

If you have a complaint about the service provided to you by Chaucer Insurance under the policy, you may write to the person at the address shown in the Policy Booklet.

If you remain dissatisfied with the Chaucer Insurance response, you can refer the matter to the Policyholder and Market Assistance Department at Lloyd's (the address is shown in the Policy Booklet) and if you are still dissatisfied, the matter may be referred to the Financial Ombudsman Service (details will be made available at the appropriate stage of the complaints process).

**COMPENSATION SCHEME:**

Chaucer Insurance, Call Assist (providers of the Motor Breakdown cover) and CIGNA Europe Insurance Company S.A.N.V. (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.

You can get more information about compensation scheme arrangements from the FSCS.