

# Clear Private Car

Motor

This is a summary of the policy only; it does not form part of the contract between you and us. For full details please refer to the policy booklet, a copy of which will be supplied to you on request, or with your documents if you have purchased a policy.

## Who provides the cover?

Allianz Insurance plc.

## How long does the cover last?

The policy lasts for 12 months.

## What is covered?

Cover is comprehensive. You are covered for damage to your car as well as injury or damage you cause to others. Subject to acceptance criteria you can take out a policy as long as:

- You are aged 17 to 79
- You live permanently in the UK
- Your car is taxed where applicable and registered/kept in the UK. Your car must also have a current Department for Transport (MOT) test certificate where required.

This policy is only available via insurance advisors whom Allianz agree to trade with and we may not be able to quote in all circumstances.

## What happens if I want to cancel?

You may cancel the policy within the first 14 days of buying it or receiving your documents. If you cancel within this period a temporary cover charge, minimum £25 plus Insurance Premium Tax, will apply except where an incident has occurred which has or may give rise to a prejudicial claim, in which case the full annual premium will be payable to us.

If you cancel the policy after 14 days but before its first renewal we will refund your unused premium less a charge of £50 plus Insurance Premium Tax. If cancellation occurs after the first renewal this charge is reduced to £25 plus Insurance Premium Tax. If a prejudicial claim has been made in the period of insurance the full annual premium will be due to us.

## How do I notify a claim?

### For accidents in the United Kingdom

Call 0345 6000 676

### For accidents outside the United Kingdom

Call +44 (0) 1483 218200

Lines are open 24 hours a day, 365 days a year.

## How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at: Allianz Insurance plc, 2530 The Quadrant, AztecWest, Bristol BS32 4AW. Tel: 0330 102 1781 Fax: 01483 529717 Email: [allianzretailcomplaints@allianz.co.uk](mailto:allianzretailcomplaints@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Telephone: 0800 0234567 or 0300 1239123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit [ec.europa.eu/odr](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service. Please quote our e-mail address: [allianzretailcomplaints@allianz.co.uk](mailto:allianzretailcomplaints@allianz.co.uk)

Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure may be found in your policy documentation.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

## Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities you may be entitled to compensation from the **Financial Services Compensation Scheme**.

# Significant or Unusual Exclusions and Limitations

Your policy contains the following significant or unusual exclusions and limitations. For the full explanation of terms please refer to the section of the policy document indicated. There may be other exclusions in the policy that are significant to you so please ensure that you read the policy booklet and any documentation sent with it carefully.

Significant or Unusual Exclusions and Limitations	Section of Policy												
<p>You will have to pay the first £120 of any claim made for fire, theft and malicious damage.</p> <p>For all other claims you will have to pay the excess shown in the table shown below:</p> <table border="1"> <thead> <tr> <th>Driver Age</th> <th>Experienced</th> <th>Inexperienced</th> </tr> </thead> <tbody> <tr> <td>17-20</td> <td>£350</td> <td>£350</td> </tr> <tr> <td>21-24</td> <td>£250</td> <td>£350</td> </tr> <tr> <td>25 or over</td> <td>£120</td> <td>£250</td> </tr> </tbody> </table> <p>An inexperienced driver is someone who has not held a full licence issued in the European Union, Great Britain, Northern Ireland, the Channel Islands or the Isle of Man for at least one year.</p>	Driver Age	Experienced	Inexperienced	17-20	£350	£350	21-24	£250	£350	25 or over	£120	£250	Loss of or damage to your car
Driver Age	Experienced	Inexperienced											
17-20	£350	£350											
21-24	£250	£350											
25 or over	£120	£250											
<p><b>Glass Damage Excess</b></p> <p>If the windscreen or windows of your car are replaced you will have to pay an excess as follows:</p> <p>£75 if replaced by our approved repairer Autoglass</p> <p>£100 if replaced or repaired by any other repairer</p> <p>Nil if repaired by Autoglass.</p>	Loss of or damage to your car												
Loss of or damage to your car following theft or attempted theft is excluded if it is unoccupied at the time of the loss or damage, unless your car was locked and the ignition key or other removable ignition device was not in or on your car.	Loss of or damage to your car												
Audio, communication, navigational and in-car entertainment equipment that is not manufacturer standard, or not a manufacturer fitted optional extra for your car is limited to up to £750. The equipment must be permanently fitted to your car and powered by your car's electrical system.	Loss of or damage to your car												
The policy cover you have chosen applies in Europe. The cover is limited to 90 days in total in any one period of insurance.	Foreign Travel												
We will cover emergency accommodation or travel expenses up to £40 per person if your car is stolen or damaged as a result of an accident covered under the policy.	Emergency accommodation and travel expenses												
We will not apply an excess or reduce your no claim discount if you are hit by an uninsured driver as long as we establish the accident is not your fault and you can provide details of the vehicle and its driver.	Uninsured Drivers												
Cover is provided for up to £250 for loss of or damage to a luggage trailer whether or not it is attached to your vehicle at the time of the loss or damage. We will not cover any damage caused deliberately by you or anyone covered by this policy.	Luggage trailer												
If your car can be repaired by one of our approved repairers and you qualify for a courtesy car, the loan car will be of small hatchback (class A) size.	Claims information												
<p><b>Legal advice helpline</b></p> <p>Advice will always be according to the laws of Great Britain and Northern Ireland.</p> <p>Advice is only available over the telephone</p> <p>Advice only relates to personal legal problems</p>	Legal advice helpline												