

BD PROVIDE POLICY SUMMARY

This is a Policy Summary only. Full terms can be found in the Policy Wording and Endorsements.

INSURANCE COMPANY:
Covea Insurance plc

TYPE OF INSURANCE:
Broker Direct Private Motor

COMPREHENSIVE POLICIES ONLY:

Cover for the vehicle specified in the Motor Insurance Certificate subject to the Exceptions and Conditions in the Policy.

COURTESY CAR: Provided when vehicle is at Authorised Repairer: see Section 1.

EXCESS: See Endorsement No. 107 for details of the excesses applying to this policy.

NEW CAR REPLACEMENT: Included - see Endorsement No. 126.

THIRD PARTY FIRE & THEFT POLICIES ONLY:

Cover for fire damage to and theft of the vehicle specified in the Motor Insurance Certificate subject to the Exceptions and Conditions in the Policy.

EXCESS: See Endorsement No. 352 for details of the excesses applying to this policy.

COMPREHENSIVE and THIRD PARTY FIRE & THEFT POLICIES:

FOREIGN USE: Included for certain countries for up to 45 days - see Endorsement No. 113.

AUDIO/TELEPHONE EQUIPMENT: Standard fitted equipment included. Limit £500 for other fitted equipment.

DRIVING OTHER CARS: If and as shown on the Motor Insurance Certificate, restricted to cover for Liability to Third Parties only.

EXCEPTIONS: The exceptions to policy cover are set out in the Policy Wording and Endorsements, but we draw to your attention that losses arising from the use of keys which have been left in or on the vehicle and losses resulting from unauthorised use of the vehicle by a person known to you (unless that person is convicted for theft) are not covered.

Any vehicle security or garaging requirements are if and as specified in the Endorsements.

ALL POLICIES:

Cover for your legal liability for death, bodily injury or damage to property as a result of the vehicle being used in accordance with the Motor Insurance Certificate; and subject to the Exceptions and Conditions in the Policy.

FOREIGN USE: Compulsory minimum insurance cover for use of the vehicle in EU countries, as specified in the Motor Insurance Certificate.

DURATION OF CONTRACT: 12 months.

CANCELLATION RIGHTS: You have 14 days to decide whether to proceed with the purchase of the insurance contract, from the later of the day you took out the insurance contract or the day you receive the full terms of the insurance contract.

CLAIMS ADDRESS: Broker Direct Plc, Deakins Park, Egerton, Bolton BL7 9RW.
Claims Telephone Number – 01204 600299

COMPLAINTS PROCESS: If you are not satisfied with the service provided by Broker Direct, please write to the General Manager, Broker Direct Plc, Deakins Park, Egerton, Bolton BL7 9RW.

If you are not satisfied with our response then you may ask the Financial Ombudsman Service to review your case.

MOTOR INSURANCE DATABASE

Information relating to your insurance policy will be added to the Motor Insurance Database (MID), managed by the Motor Insurers' Bureau (MIB). The police, the DVLA, the DVA, the Insurance Fraud Bureau and certain other authorised organisations may use the MID and the information stored on it for purposes including:

- electronic licensing;
- continuous insurance enforcement (to reduce the number of people driving without insurance);

- enforcing the law (preventing, detecting, cautioning or prosecuting offenders); and
- providing government services or other services aimed at reducing the number of uninsured drivers.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and the MIB may search the MID for relevant information.

People (including citizens of other countries) making an insurance claim following a road traffic accident (and their appointed representatives) may also get relevant information which is held on the MID. You can find out more about this from us, or at www.mib.org.uk.

It is vital that your correct registration number is shown on the MID. If it is not, you are at risk of having your vehicle seized by the police. You can check that your correct registration number is shown on the MID at www.askmid.com.

IS COMPENSATION AVAILABLE IF COVEA INSURANCE PLC IS UNABLE TO MEET ITS LIABILITIES? In the event that Covea Insurance plc is unable to pay any claim, you may be entitled to compensation from the Financial Services Compensation Scheme.

FLEXIBLE PAYMENT OPTIONS: If you have elected to pay your premium by instalments under a Broker Direct Credit Agreement, the Conditions applicable are set out in that Agreement and in the Policy Wording (page 9) and the instalments due are set out in the Payment Calendar.