

# Your Motor Policy

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Masterpiece®

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This document gives you key information about the Chubb Masterpiece Motor Insurance Policy. Please read our policy booklet for full terms and conditions. Please contact your insurance broker if you have any questions, or for more literature about Chubb.

<b>Policy name:</b>	Masterpiece Motor
<b>Type of insurance:</b>	Motor, Comprehensive
<b>Underwritten by:</b>	Chubb Insurance Company of Europe SE (Chubb), except for European Motor Assistance cover and Motor Legal Expenses. European Motor Assistance cover is underwritten by Brit Syndicates 2987 at Lloyd's, is administered by ARAG Plc (ARAG), and the rescue service is provided by Call Assist Ltd. (Call Assist) Motor Legal Expenses cover is underwritten by UK General Insurance Ltd on behalf of Inter Partner Assistance, and is arranged by LawShield UK Ltd. (LawShield)

Significant Features/ Benefits	Significant Exclusions/ Limitations
Our aim is to provide the broadest and most appropriate cover possible for you	
<p><b>Agreed Value</b> as standard. At the beginning of each insurance period, We agree with You what We believe Your car is worth at that time. This is the sum insured shown in your Policy Schedule</p> <p>If Your car is a total loss (i.e. damaged beyond repair or stolen and not found), We will pay the agreed value without any deduction</p>	For a non-total loss, there will be a Deductible applied to the final payment, as shown on your Policy Schedule
<p><b>Extended Replacement Cost</b> If the cost of replacing Your Vehicle exceeds the sum insured, We will pay up to 150% of the sum insured to replace Your Vehicle with one of the same make, model, specification, mileage and age, and in the same condition as Your Vehicle immediately before the loss</p>	Applies to cars under 15 years old, with an agreed value of less than £500,000
<p><b>Extended Reinstatement Value</b> If the cost of reinstating Your Vehicle exceeds the sum insured We will pay up to 25% (max £100,000) over the agreed value to reinstate Your vehicle to the same condition as immediately before the loss</p>	Applies to cars over 15 years old. Payments will be made only upon presentation of reinstatement invoices. In no event will We provide any cash payments
<p><b>Diminution in Value</b> If the Market Value of the Vehicle immediately before a loss exceeds the Market Value after the Vehicle has been repaired We will pay the difference between its Market Value before and after repair, up to: 100% of the covered repair cost or £250,000 or 20% of the amount of sum insured, whichever is the lesser amount for that Vehicle</p>	Applies to cars more than 15 years old that have been valued or purchased at least 24 months prior to the insurable partial loss
<p><b>Trailers/ Luggage Carriers cover</b></p>	Limit of £5,000 applies. This benefit does not apply to caravans
<p><b>Fully comprehensive cover for named drivers whilst driving other cars</b> If You hire or borrow a car, named drivers will be covered on a fully comprehensive basis</p>	This benefit does not apply to Vehicles that are furnished or available for the regular use of any named driver
<p><b>Fully comprehensive cover for friends/ colleagues driving the cars You insure with Us</b> With your permission any legally-entitled individual may drive any of Your cars We insure</p>	Anyone permanently residing at Your home who You want to drive Your car(s) must be named on the Policy Schedule for each car they drive
<p><b>Lease or Finance Gap</b> if Your Covered Vehicle shown in Your Policy Schedule is stolen or totally destroyed by a covered loss, We will pay any unpaid amount due on the lease or finance of this Covered Vehicle in excess of its agreed value</p>	This Benefit does not apply to overdue lease or finance payments financial penalties imposed costs for extended warranties, Credit Life Insurance, Health, Accident or Disability insurance purchased with the lease or finance; or carry-over balances from previous loans or leases or finance

Significant Features/ Benefits	Significant Exclusions/ Limitations
<p><b>Pet Injury</b> If one or more of Your domestic pets or horses are injured or dies as a result of a covered loss to Your Vehicle or trailer, We will pay for the necessary, reasonable expenses You incur to treat, euthanize, cremate, bury, and replace these pets, up to £2,500 for any one Occurrence</p>	<p>The maximum We will pay for any one Occurrence is £2,500 regardless of the number of pets involved in the Occurrence</p>
<p><b>Driving in the European Union, Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland at any time</b> with full comprehensive cover</p>	
<p><b>Automatic cover for Newly Owned Vehicles</b> The instant You take ownership of a new Vehicle it is immediately covered for damage or theft - for up to 10% of the total value of the Vehicles shown on your Policy Schedule, subject to a maximum amount of £1m</p>	<p>No cover is in force while the Vehicle is under its own power, and liability cover is not provided. Unless the Vehicle is at Your residence or in transit, theft cover is restricted to incidents involving force and/or violence This cover ceases 14 days after You take ownership of the Vehicle, unless you request continuation of cover</p>
<p><b>Suitable courtesy car</b> If You need a courtesy car after a claim We will provide one - comparable to Your car if possible</p>	<p>We will pay up to £4,000, per incident, for the hire of a courtesy car</p>
<p><b>Your choice of repairer</b> after an accident or damage to Your car</p>	
<p><b>No deduction for wear and tear</b> to replacement parts</p>	
<p><b>Pairs, sets and units</b> If You are unable to match wheels or upholstery following a loss, We will replace the whole set</p>	<p>A limit of £10,000 applies</p>
<p><b>All child car seats</b> replaced after any accident or theft</p>	
<p><b>Unlimited replacement locks cover</b> with no Deductible</p>	
<p><b>Spares and accessories cover</b> for items not fitted but kept at home</p>	<p>A limit of £10,000 applies</p>
<p><b>European Motor Assistance Cover</b> - European Union, Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland. <b>(Claims administered by ARAG plc with rescue services provided by Call Assist Ltd)</b></p> <p>The costs of call-out fee and mileage charges if a Covered Vehicle suffers a breakdown within the Territorial Limits stated in Our Policy booklet and during the Policy Period. If the repair cannot be carried out within one hour, the Vehicle, driver and up to 7 passengers can be recovered to the nearest Suitable Garage. If that is not possible or the repair cannot be completed the same working day, the Vehicle, driver and up to 7 passengers can be recovered to the driver's home or original outbound destination within the Territorial Limits stated in Our Policy booklet</p> <p>Alternative travel in the UK:</p> <ul style="list-style-type: none"> <li>• up to £150 towards the cost of alternative transport or</li> <li>• car hire at group 1 rate or, where necessary because of the number of passengers a hire car with appropriate capacity and</li> <li>• a single first class rail ticket for one person to return and collect the Covered Vehicle. Alternative travel outside of the UK:</li> </ul> <p>If the Covered Vehicle cannot be repaired within 48 hours or the Covered Person's departure date, whichever is the later, Call Assist will arrange for the Covered Vehicle, Covered Person and up to 7 passengers to be transported either to Your home or original outbound destination</p> <p>Emergency overnight accommodation</p>	<p>Significant exclusions / Limitations: Vehicles greater than:</p> <ul style="list-style-type: none"> <li>• 6.09 metres (20 feet) long; or</li> <li>• 1.905 metres (6 feet 3 inches) wide; or</li> <li>• 2.44 metres (8 feet) high; or</li> <li>• 3.5 tonnes (3,500kg) gross vehicle weight. More than six call outs in the same Policy Period</li> </ul> <p>Any parts, components or materials used to repair the Vehicle. The services provided must be arranged by Call Assist</p> <p>Limitations apply to breakdowns occurring outside of the UK Provided the Covered Vehicle is being repaired at least 20 miles from your home</p> <p>In the UK, Channel Islands and Isle of Man: up to £150 for a lone traveller or £75 per person for one night for the Covered Person and up to 7 passengers. The most the Insurer will pay for one breakdown is £500. Elsewhere: up to £750 towards the cost of accommodation whilst Your Vehicle is being repaired abroad</p>

Significant Features/ Benefits	Significant Exclusions/ Limitations
<b>Car jacking and Road rage expenses</b> for medical and psychiatric help and rest and recuperation. Overall limit of £15,000 in any year	A time limit of 1 year from incident for medical and psychiatric expenses 180 days and £5,000 for rest and recuperation applies
<b>Injury</b> If You are injured in an accident in Your car and unable to drive, We will pay up to £3,000 for alternative transport expenses	A Physician must confirm Your injury in writing. We pay for up to one year but not if You were intoxicated at the time of the incident
<b>Permanent disability</b> £10,000 to adapt Your car or towards a suitable new car if You or a Family Member is permanently disabled as the result of an accident in Your car	A Physician must confirm the disability to Us in writing. This benefit will not be paid if You were intoxicated at the time of the incident
<b>Illness</b> If the DVLA revokes Your licence because of ill-health, We will pay up to £3,000 for essential alternative transport expenses	This benefit will not be provided if Your driving licence was revoked as a result of alcohol or substance abuse
<b>Legal expenses cover</b> of up to £100,000 per incident. (Underwritten by UK General Insurance Ltd, arranged by LawShield UK Ltd)	Provided there is a reasonable prospect of success

## The details you need to know

### How do I make a claim?

#### Vehicle physical damage or vehicle third party liability cover.

To make a claim, you should contact your insurance broker, or call Chubb on **0800 018 0678**

(from outside the UK +44 20 7031 3905)

Full details of how to make a claim are in our policy booklet.

With Chubb you have:

- No claim forms to complete
- The choice of your own garage or repair shop

#### European Motor Assistance cover

To make a claim, please call ARAG on **0800 018 0678**

(from outside the UK +44 20 7031 3905)

#### Motor Legal Expenses cover

To make a claim, please call LawShield on **0800 018 0678**

(from outside the UK +44 20 7031 3905)

### How long is my period of cover?

Masterpiece Motor is an annual contract that can be renewed each year subject to the terms and conditions then applicable. You should periodically review your sums insured to ensure they remain accurate and let us or your broker know if they need to be updated.

### What are my cancellation rights?

You have a statutory right to cancel your new insurance policy within 14 days of receipt of the policy documentation or 14 days from the effective date of the policy - whichever is the later. We will refund any premium you have already paid, but may retain a proportion that relates to the time on risk and, in addition, an administrative fee if you have made a claim. Any refund will be paid within 30 days of receipt of your cancellation notice. If you decide not to continue with the policy after the 14 day period, you may cancel the policy at any time by returning it to us or notifying

us in writing of the future date at which the cancellation is to take effect. Any return premium will be calculated on a pro-rata basis relating to the time on risk and will depend upon any claims made by you.

If you decide to cancel you should initially contact your broker.

### What is the complaints procedure?

#### Vehicle physical damage or vehicle third party liability.

We aim to provide the best possible level of service. If for any reason you are unhappy with our service or have other cause for complaint, please contact your insurance broker or contact us at:

Chubb Personal Insurance, Chubb Insurance Company of Europe SE, One America Square, 17 Crosswall, London, EC3N 2AD, United Kingdom  
**020 7956 5000**

## **European Motor Assistance cover**

To make a complaint, please call ARAG on **0800 018 0678**

(from outside the UK +44 20 7031 3905)

## **Motor Legal Expenses cover**

To make a complaint, please call LawShield on **0800 018 0678**

(from outside the UK +44 20 7031 3905)

If you remain dissatisfied, you may ask the Financial Ombudsman's Service to review your case:

Insurance Division, The Financial Ombudsman's Service, Exchange Tower, London, E14 9SR

**0800 023 4567**

complaint.info@financial-ombudsman.org.uk

## **What are my compensation rights?**

Chubb is covered by the Financial Services Compensation Scheme (FSCS). This provides compensation in case any of its members, in specified circumstances, are unable to meet any valid claims under their policies. Further information can be obtained from Chubb at our address above, or from the FSCS at:

Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU

**0800 678 1100 / 020 7741 4100**

## **What are my data protection rights?**

Chubb collects and processes personal information about you, such as your name, address, policy number and any other personal details you provide to Chubb (directly or through your broker) in order to provide you with insurance and claims services.

Chubb will treat this information in accordance with applicable data protection law. For policy administration purposes, Chubb will use and store your personal information on an electronic database, which may also be available to selected authorised representatives of member insurers of the Chubb Group of Insurance Companies operating outside Europe. Chubb has taken reasonable measures to protect your personal information once it is transferred outside Europe in accordance with our normal data security policies. We may also disclose your personal information to outside parties, such as premium collection agencies, re-insurers, external lawyers and claims administrators, to facilitate the provision of insurance and claims services to you, or as allowed by law, or as requested or required by regulatory bodies.

## **What is the Motor Insurance Database and how does it affect me?**

Your insurance cover details will be added to the Motor Insurance Database, run by the Motor Insurers' Information Centre (MIIC). This has been set up to

help identify uninsured drivers, and may be searched by the Police to help confirm who is insured to drive. If there is an accident, the Database may be used by insurers, MIIC and the Motor Insurers' Bureau to identify relevant policy information. You can ask us for more information about this. You should also show this notice to anyone insured to drive the vehicle covered under the policy.

## **What is the law applicable to my policy?**

You and Chubb are free to choose the law that applies to the policy. Unless we otherwise agree with you, the law of England and Wales shall apply.

## **Where is Chubb registered and who regulates it?**

Chubb Insurance Company of Europe SE, One America Square, 17 Crosswall, London, EC3N 2AD, England.

**T +44 (0)20 7956 5000**

A European company incorporated in England and Wales registered under company number SE13

Chubb Insurance Company of Europe SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and listed on the Financial Services Register under registration number 481725. FCA registration can be checked by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by telephoning the FCA on **0800 111 6768**

# Chubb. Insured.<sup>SM</sup>

ACE has acquired Chubb, creating a global insurance leader operating under the renowned Chubb name. All content in this material is for general information purposes only. It does not constitute personal advice or a recommendation to any individual or business of any product or service. Please refer to the policy documentation issued for full terms and conditions of coverage. ACE Underwriting Agencies Limited registered in England & Wales with company number 2287773 with registered office at 100 Leadenhall Street, London EC3A 3BP; authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found online at [www.fca.org.uk/register](http://www.fca.org.uk/register)

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