

### Covea Insurance Private Car Summary.

This is a Policy Summary only and does not contain the full terms and conditions of your insurance contract; these can be found in your policy booklet. A copy of the policy booklet is available on request.

Your Private Car policy is the contract between you and us and includes the policy booklet, the schedule, the certificate of insurance and any endorsements we send to you, as detailed on the first page of the policy booklet.

Significant or unusual exclusions or limitations are referenced to the policy booklet as shown in tabular format within this policy summary.

Please review your cover to ensure it is adequate for your needs.

**Insurer:**

This insurance policy is underwritten by Covea Insurance plc.

**Type of cover:**

Car insurance is designed to provide cover for your car. The level of cover available is either Third Party, Fire and Theft (TPFT) or Comprehensive (Comp) and will only apply if you have selected them and they are shown on your schedule.

**Period of cover:**

The length of time covered is shown in the schedule and is for 12 months. The policy is renewable each year.

Cover Available	Significant Exclusions or Limitations
<p><b>Third Party Fire &amp; Theft (TPFT)</b> – if you are involved in an accident, you are covered for damage you cause to other people’s vehicles or property or for injuries they sustain, in addition to this you are also covered for loss or damage to your own car caused by fire or theft.</p>	<ul style="list-style-type: none"> <li>- Sections 1, 2, 10 and the general exclusions and conditions printed in the policy booklet apply, but cover for accidental or malicious damage in section 1 does not apply and driving other cars in section 3 does not apply.</li> <li>- There is no cover for “driving other cars”.</li> <li>- We will pay up to £150, to replace or repair audio equipment permanently fitted to your car.</li> <li>- Loss or damage caused by theft or attempted theft while nobody is in your car, unless all the doors, windows and other openings are closed and locked, the car’s keys and any other door or ignition unlocking devices such as electronic fobs or cards are removed, and the car’s electronic or mechanical security devices are set.</li> <li>- Excesses may apply and are shown on your schedule.</li> <li>- Exclusions under each section of cover are in your policy booklet.</li> </ul>
<p><b>Comprehensive (Comp)</b> – in addition to the cover provided above, you are also covered for damage your car sustains in an accident and damage caused by malicious damage.</p>	<ul style="list-style-type: none"> <li>- Cover for “driving other cars” is third party only. Loss or damage to the private motor car you are driving is not covered if you are driving under this extension – your certificate of motor insurance will confirm if you have this cover.</li> <li>- We will pay the cost of repairing or replacing audio or satellite navigation equipment that was permanently fitted as standard when your car was first registered. We will pay up to £500 for permanently fitted audio and satellite navigation equipment that was not fitted to your car when it was first registered.</li> <li>- Loss or damage caused by theft or attempted theft while nobody is in your car, unless all the doors, windows and other openings are closed and locked, the car’s keys and any other door or ignition unlocking devices such as electronic fobs or cards are removed, and the car’s electronic or mechanical security devices are set.</li> <li>- Excesses may apply and are shown on your schedule.</li> <li>- Exclusions under each section of cover are in your policy booklet.</li> </ul>

**Significant exclusions or limitations applicable to all policies:**

- General exclusions and general conditions for all types of cover are shown in your Policy Booklet
- Your certificate of motor insurance shows who is covered to drive and limitations as to use.

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	TPFT
<p><b>New Car Replacement -</b> Available if your car is:</p> <ul style="list-style-type: none"> <li>damaged so that the cost of repair is more than 55% of the maker's current list price; or</li> <li>stolen and not recovered.</li> </ul>	<p>New car replacement does not apply if:</p> <ul style="list-style-type: none"> <li>Your car is more than one year old from the date of first registration at the time of loss or damage;</li> <li>you did not buy your car from new; or</li> <li>a new car of the same make, model and specification is not available in the UK.</li> </ul>	1	✓	✓
<p><b>Audio Equipment -</b> Provides cover for the replacement (including fitting) or repair of equipment such as radios, speakers and CD or cassette players.</p>	<p>We will pay the cost of repairing or replacing audio or satellite navigation equipment that was permanently fitted as standard when your car was first registered. We will pay up to £500 for permanently fitted audio equipment and satellite navigation equipment that was not fitted to your car when it was first registered.</p>	1	✓	X
	<p>If you have third party, fire and theft cover, we will pay the cost but only up to £150 to replace or repair audio or satellite navigation equipment permanently fitted to your car.</p>	1	n/a	✓
<p><b>Courtesy car -</b> In the event of damage to your car you will be offered use of a loan car whilst repairs to your car are carried out.</p>	<p>A courtesy car is available if your car is repairable when using one of our approved repairers. Standard policy terms apply to your use of the courtesy car. The courtesy car will not necessarily be equivalent to your car's make and model.</p>	1	✓	X
<p><b>Courtesy Car -</b> In the event of your car being recovered with fire or theft damage you will be offered use of a loan car whilst repairs to your car are being carried out.</p>	<p>A courtesy car is available if your car is repairable when using one of our approved repairers. Standard policy terms apply to your use of the courtesy car. The courtesy car will not necessarily be equivalent to your car's make and model.</p>	1	✓	✓
<p><b>Legal liability to cover other people -</b> Provides cover for legal liability for the death or bodily injury to any person or damage to property.</p>	<p>What is not covered:</p> <ul style="list-style-type: none"> <li>any amount over £20 million for damage to other people's property (including any related indirect loss or damage) and any amount over £5 million for related legal costs and expenses as a result of any claim, or series of claims caused by one event; and</li> <li>loss of or damage to any vehicle or property that belongs to, or is in the care of, any person, company or firm claiming under this policy section.</li> </ul>	2	✓	✓
<p><b>Towing -</b> Liability to other people when your car is being used for towing any single trailer or caravan or broken-down vehicle while it is attached to your car and if allowed by law, unless you are being paid to tow the attached vehicles.</p>	<p>What is not covered: Loss of or damage to any trailer, caravan or vehicle (or to any property in the trailer, caravan or vehicle) being towed by your vehicle or being towed by a vehicle being driven by you.</p>	2 and General Conditions	✓	✓

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	TPFT
<p><b>Driving Other Cars-</b> If the insurance is taken out in your name, you are provided with Third Party Only cover for you to drive, in the territorial limits, other private motor cars not owned by or registered to you with the owner's permission.</p> <p>Please refer to your Certificate of Insurance to check that you have this cover.</p>	<p>This cover applies while you still own the insured car and you are over 25 years of age.</p> <p>This cover does not allow use to secure the release of a motor vehicle, other than your car identified on your certificate of insurance, which has been seized by, or on behalf of, any government or public authority.</p> <p>What is not covered:</p> <ul style="list-style-type: none"> <li>Any vans, motorcycles, or any other motor vehicle that is not a private motor car; and</li> <li>Driving any other private motor car outside the territorial limits as defined in your policy booklet.</li> </ul>	3	✓	X
<p><b>Windscreen damage or breakage to glass</b> Provides cover for accidental or malicious damage to the windscreen or windows of your car. Cover is automatically provided on Comprehensive policies.</p>	<p>You will have to pay the amount of any excess shown in your schedule. This is reduced where you use one of our recommended glass repair or replacement companies.</p> <p>If you do not use one of our chosen windscreen repairers, the most we will pay under this section is £100 after deducting excesses.</p> <p>If you claim under this policy section, your no-claim discount will not be affected.</p> <p>What is not covered:</p> <ul style="list-style-type: none"> <li>Damage to any part of a glass or plastic sunroof, roof panel, or foldable roof or removable hood of a convertible car; and</li> <li>Damage as a result of a deliberate act by anybody insured by this policy.</li> </ul>	4	✓	Optional
<p><b>Personal belongings</b> Personal cover for loss of or damage to personal belongings in your car caused by a motor accident, fire, theft or attempted theft.</p>	<p>This does not apply to:</p> <ul style="list-style-type: none"> <li>theft or attempted theft while no-one is in the car unless all doors, windows and other openings on the car are locked and it is broken into by force.</li> </ul>	5	✓ £100 limit	X
<p><b>Replacement locks</b> Provides cover up to £1,000 to replace the door and boot locks on your car if the keys are lost or stolen and not recovered.</p>	<p>What is not covered:</p> <p>We will not pay this benefit if:</p> <ul style="list-style-type: none"> <li>your keys are left in or on your car at the time of the loss; and</li> <li>you do not report the loss to the Police within 24 hours of discovering it.</li> <li>We will not pay more than your car's market value.</li> </ul>	6	✓	X
<p><b>Uninsured driver benefit</b> You will have no excess to pay and your no claims bonus will not be affected if you are involved in an accident that you are not responsible for with an uninsured driver.</p>	<p>What is not covered:</p> <ul style="list-style-type: none"> <li>We will not provide this benefit if we are unable to trace the person responsible.</li> </ul>	7	✓	X
<p><b>Onward travel/Overnight accommodation</b> Up to £50 per person £300 maximum.</p>		8	✓	X

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	TPFT
<p><b>Child car seats</b> Provides cover up to £100 if you have a child car seat fitted in your car and your car is involved in an accident.</p>	This cover is subject to the provision of the purchase receipt for the original child seat.	9	✓	X
<p><b>Foreign travel</b> - Full policy cover in accordance with your schedule is provided to allow your car to be used in:</p> <ol style="list-style-type: none"> <li>any country which is a member of the European Union; and</li> <li>any other country which the Commission of the European Union approves as meeting the requirements of Article (8) of EC Directive 2009/103/EC relating to Civil Liabilities arising from the use of motor vehicles .</li> </ol>	<p>Your policy automatically provides the cover shown on your Schedule for a limited time, in any one period of insurance while you are using your car in the countries referred to under features and benefits, provided that:</p> <ol style="list-style-type: none"> <li>Your car is taxed and registered in the United Kingdom.</li> <li>Your car is normally kept in the United Kingdom.</li> <li>You maintain a permanent home in the United Kingdom.</li> </ol> <p>Permanent residents in Northern Ireland have foreign use cover as on their Schedule which is extended for up to 365 days in the Republic of Ireland only.</p>	10	✓ (limited up to 90 days per year)	✓ (limited up to 35 days per year)
<p><b>Personal accident</b> - Provides cover up to £5,000 if you or your husband, wife or civil partner is accidentally killed or suffers an injury described below while travelling in, or getting into or out of, your car or any private motor car.</p>	<p>What is not covered</p> <p>We will not pay the benefit if the injury or death:</p> <ul style="list-style-type: none"> <li>is as result of suicide or attempted suicide;</li> <li>Happens when the person killed or injured is under the influence of alcohol or drugs;</li> <li>Happens as a result of someone not wearing a seat belt when required to do so by law; or</li> <li>Happens more than three months after the date of the accident or is not a direct result of the accident.</li> </ul> <p>We will not pay the benefit if you are a company or firm.</p>	11	✓	X
<p><b>Medical expenses</b> We will pay up to £100 in medical expenses for each injured person if you or anyone in your car is injured as a result of an accident involving the insured car.</p>	You must provide a receipt or invoice before we will give you a refund for medical expenses.	12	✓	X
<p><b>Protected no claim discount</b> Available on request for policyholders with 4 years or more No Claim Discount.</p>	You will only lose your discount if there are more than two claims in any five years of insurance.	Your no-claims bonus	Optional	Optional

### **Cancellation**

If this cover does not meet your needs, please tell us or your broker. We will refund the premium for the exact number of days left on the policy less an administration charge of £10 plus Insurance Premium Tax at the rate that applies at that time, unless you have made a claim in which case no refund of the premium will be given and all premiums are due. We will also do this if you want to cancel the policy within 14 days after the renewal date.

The policy may be cancelled mid-term by us, your Broker or other person acting for us:

- If we have a good reason for doing so. Some examples of situations where we would have a good reason for cancelling your policy include you not paying the premium when it is due, not providing documents we ask for (such as proof of no-claims discount or security) or providing us with incorrect information, and failing to put this right when we ask you.

We will do this by sending you seven days' written notice to your last known address (if this happens, we will refund the premium for the exact number of days left on the policy less an administration charge of £32 plus Insurance Premium Tax at the rate that applies at that time).

The policy may also be cancelled mid-term by you:

- by contacting us or your broker (if this happens, providing no claim has been made in the current period of insurance, you will be entitled to a refund of premium for the exact number of days left on the policy less an administration charge of £32 plus Insurance Premium Tax at the rate that applies at that time).

### **How to Report a Claim**

Should you wish to make a claim under your Private Car policy you should call our Claims Helpline on 0330 024 2240. This number is open 24 hours a day, 365 days a year. It is a condition of your policy that you must report incidents to us as soon as possible and in any case within 48 hours. You must tell us immediately if there is to be a prosecution, inquest or other court proceedings as a result of the incident. You must not admit liability, settle, reject, negotiate or agree to pay any claim without our written permission and must send us any letters you receive from other people involved in the incident immediately without answering them.

### **How Do I Complain**

We value the opportunity to investigate concerns you may have about our service. Covéa Insurance is committed to handling complaints fairly, thoroughly and promptly.

For full details of our complaints procedure, please contact us. Or you can download a copy from our website at [www.coveainsurance.co.uk/about-covea-insurance/complaint.aspx](http://www.coveainsurance.co.uk/about-covea-insurance/complaint.aspx)

If you are not satisfied with the service we have provided, please tell us so that we can do our best to resolve the problem. You can contact us in the following ways.

- by phone 01422 286406
- by email [customer.relations@coveainsurance.co.uk](mailto:customer.relations@coveainsurance.co.uk)
- or you can write to us Customer Relations

Covea Insurance plc  
A & B Mill  
Dean Clough  
Halifax  
West Yorkshire  
HX3 5AX

You may be eligible to refer your complaint to the Financial Ombudsman Service. For further details, they can be contacted at.

Write to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Phone: 0300 123 9123 from a mobile or 0800 023 4567 from a landline

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

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

Your legal rights are not affected if you take any of the steps shown above.

### **What Happens If We Can't Meet Our Liabilities?**

Covea Insurance is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Covéa Insurance cannot meet its obligations (e.g. if Covea Insurance plc go out of business, into liquidation or are unable to trade).

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk), telephone number 0800 678 1100 or 0207 741 4100).

### **Other important information**

You and we can choose the law that governs the insurance contract. Unless you and we agree differently in writing, English Law will apply. We supply the policy documents only in the English language and with your agreement we will always communicate with you in English.

Insurance cover is provided by Covea Insurance plc. Registered in England and Wales No. 613259.

Registered office: Norman Place, Reading, Berkshire RG1 8DA

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Number is 202277. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.