

KGM Motor

Be Wiser Learner Driver Policy Summary



Last updated: Jan 2019

PLEASE RETAIN THIS DOCUMENT FOR FUTURE REFERENCE

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in our Policy Document. This Policy Summary does not form part of the Policy Document.

You may need to review and update your cover periodically during the term of your policy to ensure that it remains adequate.

SUMMARY OF COVER	POLICY SECTION	COMP	TPF&T
Unlimited indemnity in respect of any claims by a third party for personal injury	1	Yes	Yes
£20,000,000 indemnity in respect of any claims by a third party for property damage	1	Yes	Yes
Legal defence costs with our written consent	1	Yes	Yes
Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism	2	Yes	No
Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft	2	Yes	Yes
Audio cover (ANNUAL POLICIES ONLY) – 10% of the vehicle's market value up to a maximum limit of £500 for equipment permanently fitted to vehicle by manufacturer	2	Yes	Yes
Satellite Navigation cover – up to £500 for equipment permanently fitted to vehicle by manufacturer	2	Yes	Yes
Personal belongings cover up to £100.	3	Yes	No
Medical Expenses cover up to £200 per person	4	Yes	No

Driving

Driving under this policy is restricted to you in person and the policy is only effective until you pass the UK driving test. This policy may cover other person(s) for purposes other than driving tuition (subject to the permitted use specified on the Certificate of Motor Insurance) provided they are specified as covered on the Certificate of Motor Insurance.

Learner Plates

You are required to display at all times L plates whilst driving. The letter L must conform to the Driver & Vehicle Standards Agency (DVSA) current statutory guidance for L plate sizes and appear as red on a white background, in clearly visible vertical positions to the front and rear of the car. "L" plates should be removed or covered when not being driven by **you**.

Vehicle Use

The policy covers the insured vehicle for social, domestic and pleasure use including travelling to and from a permanent place of business or education. No cover is provided for any form of business use.

Please note this insurance does not cover any form of hiring, racing, pacemaking, speed testing or competitions, performance testing, use on any race track or test circuit, use on any off-road course or ground, the carriage of goods or passengers for hire or reward, or any purpose in connection with the motor trade.

Mid-Term Adjustments

If you make a permanent change to your policy during the current period of insurance, or require a duplicate copy of your policy documents, we will charge you a fee to cover our administration costs. Please refer to our Policy Document for further details.

Cooling-Off Period – Your Right of Cancellation

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed. This 14 day period will commence from either the inception date of the contract or the date on which you receive the full terms and conditions of the contract, whichever is later. Provided a claim has not been made, a pro-rata charge will be made for the cover we have provided plus an administration fee as detailed in our policy booklet. Further information regarding the procedure for cancelling your policy is contained in our Policy Document under 'General Conditions'.

Please note that provision of this cooling-off period does not apply if the duration of your policy cover is either 7, 28 or 56 days.

Policy Cancellation

You may cancel the policy at any time either by contacting your Broker (please see our Policy Document for further information). Please be aware that if you fail to notify us once you have passed your Driving Test, you are liable to be prosecuted for driving without insurance if you continue to drive without replacement insurance cover in force as this policy will not be valid. You must notify your Broker as soon as you pass your driving test. If the original policy period is 56 days or less, there will be no premium refund. If the original policy period is in excess of 56 days we will refund you the unexpired portion of the annual premium provided a claim has not been made in the current period of insurance subject to an administration fee of £25 excluding Insurance Premium Tax (please note that your Broker may also apply an administration fee). If a claim has been made in the current period of insurance then we will retain the full premium.

Policy Endorsements

SUP – Supervisor Endorsement

Cover for Supervisor to drive home in an emergency or after your practical driving test

The policy will be extended to cover the person supervising you to drive the insured vehicle in the following circumstance:

1. In case of an emergency or if you are unable to continue to drive the insured vehicle; or
2. You have successfully completed your practical driving test.

This cover will allow for either;

- The completion of a specific journey; or
- To return to the Driving Test centre; or
- To return the insured vehicle to your home address or the address where the vehicle is normally kept.

Supervisor restrictions

This policy only covers you whilst you are being supervised to learn to drive and the supervisor in the passenger seat is aged 25 or over, has held a full UK Driving Licence for 3 years or more, must be a UK resident for a minimum of 2 years, and does not have a DR coded motoring conviction (for Drink or Drugs offences) endorsed on their driving licence within the past 5 years.

XDO – Excluding Driving Other Cars

Excluding driving other cars.

Significant Exclusions

The following is a brief list of significant exclusions and is not the full list. This insurance does not cover you for:

- Any compulsory or voluntary policy excess which applies as shown in the policy schedule (Section 2 & 3 Exclusions);
- Wear and tear, depreciation and any mechanical or electrical failures or breakages (Section 2 Exclusions);
- Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver (Section 2 Exclusions);
- Loss or damage from fraud, trickery or deception e.g. someone claiming to be a buyer, a buying or selling agent or by accepting a form of payment a bank or building society will not authorise (Section 2 Exclusions);
- Loss or damage to your vehicle if it has been left un-locked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows or sunroof open or if reasonable precautions have not been taken to protect it (Section 2 Exclusions);
- Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage (Section 2 Exclusions);
- Costs which exceed the market value of your vehicle or the value declared on your policy schedule if the market value is more (Section 2 Exclusions);
- Loss or damage caused by acts of war, riot, earthquake or terrorism (General Exclusions Section);
- Windscreen cover is excluded unless the policy is an annual policy;
- Driving any other vehicles is not permitted under this policy.

Claims

In the event of a claim please call our claims notification line on **0333 555 5909**.

Complaints Procedure

If you wish to make a complaint about any aspect of your insurance please contact: Complaints, KGM Motor, St James House, 27-43 Eastern Road, Romford RM1 3NH. Tel: 020 8530 7351; Fax: 020 8530 7037; E-mail: compliance.kgm@kgmus.co.uk. In the event that you remain dissatisfied you can refer the matter to the Complaints Team at Lloyd's. Please contact: The Complaints Team, Lloyd's, One Lime Street, London, EC3M 7HA. Tel: 020 7327 5693; Fax: 020 7327 5225; E-mail: complaints@lloyds.com. Website: www.lloyds.com/complaints. Details of Lloyd's complaints procedures are set out in a leaflet "Your complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk. The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: 0800 023 4567 or 0300 123 9 123; E-mail: complaint.info@financial-ombudsman.org.uk. Further details will be provided at the appropriate stage of the complaint process. The complaints procedure is without prejudice to your rights to take legal proceedings.

Financial Services Compensation Scheme

In the event that KGM Motor is unable to meet its liabilities and pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the scheme is available on the FSCS website at www.fscs.org.uk or you can contact them on 0800 678 1100 or 020 7741 4100.