

Motor Insurance policy Summary

This is a Policy Summary only and does not contain full details of the limits, terms, conditions or exclusions of the insurance cover. For full details of the insurance cover, please read the schedule, certificate of motor insurance and policy document together. A copy of the policy document is available on request.

Insurer: This insurance policy is underwritten by Liverpool Victoria Insurance Company Limited

Type of cover: Private Car Motor Insurance. Some of these covers are optional and will only apply if you have selected them and they are shown as operative on the policy schedule.

SIGNIFICANT FEATURES AND BENEFITS

<p>LOSS OF OR DAMAGE TO YOUR CAR Loss of or damage to your car, its accessories and spare parts as a result of certain events. The main events are fire and theft and, for Comprehensive cover, accidents</p>	<p>You will be required to pay the first part of any claim for loss of or damage to your car (Excess). The amount you will be required to pay will be shown on your schedule.</p>
<p>LIABILITY TO OTHER PEOPLE & THEIR PROPERTY Your legal responsibility for death or injury to other persons and for damage to other persons' property arising out of an incident involving your car.</p>	<p>Cover for injury or death is unlimited in amount. Cover for property damage is subject to a maximum amount of £20,000,000 which includes a maximum of £5,000,000 for costs and expenses.</p>
<p>NEW CAR REPLACEMENT We will provide you with a new car if your car is less than 12 months old and is stolen and not recovered or is damaged and repairs will cost more than 60% of the manufacturer's list price.</p>	<p>Your car must be less than 12 months old at the time of the loss or damage. Your car must have been registered as new in your name. A replacement car of the same make and model must be immediately available. If no replacement car is available we will pay you the market value of your car at the time of the loss or damage.</p>
<p>IN-CAR ENTERTAINMENT, TELEPHONE & SATELLITE NAVIGATION EQUIPMENT Cover for loss of or damage to equipment permanently fitted to your car.</p>	<p>Cover is unlimited for permanently fitted equipment that is part of the manufacturer's original specification. Cover is limited to a maximum of £250 for equipment that is not part of the manufacturer's original specification.</p>
<p>GLASS REPAIR & REPLACEMENT* Cover for repair or replacement of damaged glass in your windscreen, windows or sunroof.</p>	<p>An excess applies if the glass is replaced (No excess applies if the glass is repaired). The amount will be shown on your schedule. If you do not use our approved windscreen company, the maximum amount we will pay will be £100 after the deduction of any excess.</p>
<p>TEMPORARY REPLACEMENT CAR * We will only provide you with a temporary replacement car if your car is damaged and is being repaired under our Selected Repairer Service.</p>	<p>The repair must be carried out under our Selected Repairer Service. Temporary replacement cars are usually small hatchbacks under 1200cc</p>
<p>PERSONAL ACCIDENT BENEFITS * Accidental injury benefits if you, your spouse or civil partner are injured as a result of a road accident whilst travelling in any car.</p>	<p>Applies only to death, permanent loss of limbs or complete and irrecoverable loss of eyesight in one or both eyes. The maximum amount we will pay in any one year will be £10,000 per person.</p>
<p>MEDICAL EXPENSES * Expenses if you or your passengers are injured in a road accident whilst travelling in your car.</p>	<p>Maximum amount payable is £250 per person.</p>
<p>PHYSICAL ASSAULT BENEFITS * Additional injury benefits if you, your spouse or civil partner are injured as a result of a road rage incident following a road accident or as a result of an aggravated theft or attempted aggravated theft.</p>	<p>Amount payable per person per incident is £500. We will not pay if the incident is caused by a relative or a person known to you or the person claiming, is not reported to the police as soon as possible or happens outside the United Kingdom, the Isle of Man, the Channel Islands or the Republic of Ireland.</p>
<p>PERSONAL BELONGINGS * Cover for loss of or damage to certain personal belongings whilst they are in your car.</p>	<p>Theft or attempted theft of belongings is excluded if your car has been left unlocked, left with the keys in or on it or with a window or roof open. Theft of belongings is excluded unless they are kept out of sight in a locked boot or other storage compartment. A list of excluded items is shown in your policy. Maximum amount payable is £200.</p>
<p>REPLACEMENT OF LOCKS AND KEYS If your policy covers the loss or damage to your car we will pay for all the locks to be replaced if one or more is damaged. We will also pay for new locks and keys if your car keys are lost or stolen.</p>	<p>We will not pay for replacement locks and keys if the lost or stolen keys were left in or on your car while it was unattended.</p>
<p>FOREIGN USE Your policy provides the minimum cover required by law for travel within countries that are members of the European Union, or other countries that follow EU directives. Full policy cover may be extended on request for these countries - the first 90 days are free of charge. Cover for other countries may be provided on request - subject to an additional premium.</p>	<p>Loss of or damage to your car is excluded unless your policy has been extended to provide full cover. Prior application for full policy cover must be made before the journey commences. Maximum 180 days full cover outside of the UK in any one annual period of cover.</p>

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<p>PROTECTED NO CLAIM DISCOUNT (Subject to an additional premium) Available on qualifying risks.</p>	<p>If you have a protected No Claims Discount (as shown on the schedule) we will not reduce the Discount if you and/or anyone named on this policy have not had two or more claims on this or any other policy in total in any five consecutive years of Insurance.</p> <p>If you and/or anyone named on this policy have had two or more claims on this or any other policy, the No Claim Discount Protection will be removed at the next renewal date and the number of years no claims discount will be reduced in accordance with the table shown in the policy wording.</p> <p>No claims discount protection does not protect the overall price of your insurance policy.</p>
<p>NO CLAIM DISCOUNT If this is a yearly contract, and you do not claim under this insurance and you have not been involved in an accident which has or may result in a claim against you, we will give a discount from your renewal premium.</p>	<p>We will reduce or remove your No Claims Discount, in accordance with the scale in the Policy Wording, if we make any payment whatsoever, even if the accident is not your fault, unless we get the money back from someone else.</p> <p>You cannot transfer your no claim discount to anyone else. If more than one car is insured, the no claim discount is earned separately for each car.</p>
<p>DRIVING OTHER VEHICLES Your certificate of motor insurance will indicate whether your policy provides any cover when you are driving any private motor car other than the one identified by its registration mark on your certificate of motor insurance</p>	<p>This cover will not apply if you are the owner of the car or it is hired to you under a hire purchase agreement. The cover will only apply of the car is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and you must have the owners permission to drive the car. Damage to the car is not covered by your policy</p>
<p>* applies to Comprehensive policies only</p>	

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

<p>DECEPTION</p>	<p>Your policy does not cover loss of or damage to your car as a result of deception, fraud or trickery (Policy Sections 1 and 2)</p>
<p>CONFISCATION & DESTRUCTION</p>	<p>Your policy does not cover loss of or damage to your car as a result of it being confiscated or destroyed by or on behalf of any government, public or local authority. (Policy Sections 1 and 2)</p>
<p>UNOCCUPIED VEHICLE</p>	<p>Your policy does not cover loss of or damage to your car as a result of theft or attempted theft if your car has been left unlocked, left with the keys in or on it or left with a window or roof open. (Policy Sections 1 and 2)</p>
<p>TRAILERS & CARAVANS</p>	<p>Your policy does not cover loss or damage to any trailer or caravan. (Policy Sections 1 and 2)</p>
<p>DELIBERATE ACTS</p>	<p>Your policy does not cover any liability for death, injury, loss or damage caused directly or indirectly as a result of any deliberate act by you or any person driving the insured vehicle car.</p>
<p>TERMS & CONDITIONS</p>	<p>We do not cover any accident, injury, loss or damage that happens when the insured car is being driven by anyone who does not meet all the conditions described in the endorsements on your schedule and all the general conditions in this policy.</p>
<p>FROST DAMAGE</p>	<p>Damage caused by frost, unless you have taken reasonable care to stop the damage happening and have followed the manufacturer's instructions to avoid liquid freezing in your car.</p>

Period of Cover: The policy lasts for 12 months and must be renewed for cover to continue.

Changes to Your Policy

When you advise of any permanent or temporary changes to your policy during the period of insurance, or request duplicate documents, a premium adjustment charge of £10 plus Insurance Premium Tax will be made in addition to any other change in premium to cover our administration costs. This charge is in addition to any administration fees charged by your broker.

Cancellation

When you receive your Policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the Policy and receive a refund, unless we have made a total loss payment under the policy when no refund will be given. Any refund will be subject to a deduction for the days you have been covered. The deduction will be calculated on a proportionate basis and will include an additional charge of up to £25 to cover the administrative costs to us of processing the insurance. These charges are subject to Insurance Premium Tax where applicable.

Refunds will be made within 30 days of receipt of your request to cancel.

If you wish to terminate the contract after this 14 day period, please contact the broker, intermediary or agent who arranged the Policy for you.

How to make a claim

If you wish to report an accident or theft or wish to make a claim please telephone **0800 633 5430**.

For glass repair or replacement, please telephone **0800 633 5430** (Comprehensive policies only).

If you have a complaint

If you have a complaint about your policy or the service you have received, please contact the broker, intermediary or agent that arranged it. If they are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving their final response letter.

Should you be unhappy with the service provided by ABC please contact us by phone on 0800 633 5386 (Text Phone user? Text Phone users in the UK can contact us by dialling 18001 first. Text phone users contacting us from outside of the UK should call 00 44 151 494 1260 and give the relay assistant the number you need to call. Opening hours Mon-Fri 9am-5pm). If you prefer to write, please address your letter to ABC Insurance, 69 Park Lane, Croydon, CR9 1BG. Email: customercare@abcinsurance.co.uk. When contacting us please ensure you quote your policy or claim number as appropriate.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

The address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone 0800 023 4567 or 0300 123 9 123 (from mobile or non BT lines)

Email complaint.info@financial-ombudsman.org.uk.

Website at www.financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation depending on what kind of insurance you have:

- **Compulsory insurance (i.e. third party insurance) = 100%** of the claim
- **Non-compulsory insurance (i.e. home insurance) = 90%** of the claim.

Further information can be obtained from: Financial Services Compensation Scheme, 10th floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Telephone: 0207 741 4100 or e-mail, enquiries@fscs.org.uk.