



Private Car Summary of Cover

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. These can be found in the Policy document, a copy of which is available on request.

The amount of any claim that you are responsible for (The Excesses) are shown on the Policy Schedule.

The Underwriters

This insurance is underwritten by Gefion Insurance A/S and administered on their behalf by Tansar Holdings Limited.

Gefion Insurance A/S is a non-life Insurance Company incorporated and registered in Denmark. Registered office: Ostergade 10, 4, Copenhagen, Denmark, DK1 051. Gefion Insurance A/S is authorised by the Danish FSA and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of the regulation by the Financial Conduct Authority and Prudential Regulation Authority are available upon request.

Tansar Holdings Limited are authorised and regulated by the Financial Conduct Authority. FRN 768338. You can confirm this on the Financial Services Register by visiting www.fca.org.uk or by contacting them on 0800 111 6768. Tansar Holdings Limited is registered in England under company number 09841384. Registered office: West House, 34, Broomfield Road, Chelmsford, Essex. CM1 1SW.

Cover

Summary of cover – 12 month contract	Policy section	Comp	TPF&T	TPO
Unlimited indemnity in respect of any claims by a third party for personal injury.	1	Yes	Yes	Yes
£20,000,000 indemnity in respect of any claims by a third party for property damage.	1	Yes	Yes	Yes
Legal defence costs with our written consent.	1	Yes	Yes	Yes
Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism.	2	Yes	No	No
Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft.	2	Yes	Yes	No
Audio cover – 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	No
Satellite Navigation cover – up to £500 for equipment permanently fitted to vehicle by manufacturer.	2	Yes	Yes	No

Windscreen/Glass – the amount we will pay is unlimited provided our approved glass supplier is used and is subject to a standard compulsory windscreen excess per claim (cover excludes sunroof and glass roof panels). If our approved supplier is not used then a higher windscreen excess will apply and cover will be restricted to a maximum of £100 after your excess is deducted. Please refer to your schedule which will show the windscreen excess that will apply.	3	Yes	No	No
Personal belongings cover up to £150 and Child Seat cover up to £250.	4	Yes	No	No
Replacement keys and locks cover up to £500.	5	Yes	No	No
Medical Expenses cover up to £500 per person.	6	Yes	No	No
Personal Accident cover up to £3,000 (see our Policy Document for further details).	7	Yes	No	No
Foreign travel – the minimum cover required by law is provided in any EU country. Full policy cover can be provided free of charge for up to 90 days per period of insurance for EU countries subject to certain terms and conditions.	8	Yes	Yes	Yes
No Claim Bonus.	9	Yes	Yes	Yes

Driving

Named and approved drivers only subject to Underwriters' approval.

Vehicle use

The standard use is Social, Domestic and Pleasure purposes including commuting. Business use can be included subject to certain terms and conditions.

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.

No claim bonus

If a claim has not been made during the current period of insurance then you will be awarded a discount on your renewal premium for the next period of insurance. If a claim has been made during the current period of insurance, we will reduce your no claim bonus entitlement in accordance with the current scale contained in our policy booklet.

Please note that a no claim bonus is not accepted on certain specialist policies.

Protected no claim bonus

This is available subject to certain terms and conditions if you have earned three or more years No Claim Bonus (an additional premium is applicable). Your existing No Claim Bonus entitlement will be protected provided there are no more than two claims in any four consecutive years that would have affected the bonus entitlement.

Please note that protected no claim bonus is not available on certain specialist policies.

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 with any administration fee being refunded as detailed in our policy booklet. If the policy is cancelled after this 14 day period, the fee is non-refundable. Further information regarding the procedure for cancelling your policy is contained in our Policy Document under 'General Conditions'.

Policy cancellation

You may cancel this policy at any time by contacting your broker via telephone, email or written confirmation. Provided a claim has not been made, a proportionate return of premium will be given in accordance with the following scale:

Period not exceeding	one month	two months	three months	four months	five months	six months	seven months	eight months	over eight months
Proportion of premium refunded	75%	60%	50%	40%	30%	25%	20%	10%	No refund

Where a claim has occurred, no refund of premium will be allowed if the policy is cancelled.

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).

Claims

In the event of a claim call our claims line on 0800 298 2820.

Complaints

If you have any enquiries or complaints arising from your policy please contact the agent that arranged your policy. Alternatively, you can write to Tansar Holdings Limited at West House, 34, Broomfield Road, Chelmsford, Essex. CM1 1SW.

If this has not resolved your complaint you may refer your complaint to the Financial Ombudsman Service (FOS) at Exchange Tower, London, E14 9SR. You can contact them on Tel: 0800 023 4567 or 0300 123 9 123 you can also email them at complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

You may be entitled to compensation if your Insurer(s) cannot meet their liabilities under this policy. This depends on the type of business and circumstances of your claim.

Your Insurer(s) are severally (NOT) jointly liable under this policy and compensation will be recoverable as such from Gefion Insurance A/S, Ostergade 10, 4, Copenhagen, Denmark, DK1 051, an EU insurer who is authorised and regulated by the Finanstilsynet (Danish FSA). Danish FSA register number 36016493. CVR (Central Business Register). Regulated by the Danish Financial Services Authority (DFSA) for the conduct of UK business, register number 53117.

Gefion Insurance A/S is a member of The Danish guarantee fund covering non-life insurance companies (Garantifonden for Skadesforsikringselskaber) and the fund may be contacted at Philip Heymans Alle 1, DK-2900 Hellerup, Denmark. This Fund provides 100% compensation for claims incurred under and during the period of this policy against the firm's several proportion of liability above. In the unlikely event that the fund is unable to meet **Your** compensation claim **You** should contact the UK Financial Services Compensation Scheme (FSCS).

All enquiries need to be addressed to:

Mr Per Bergman, Legal Counsel
Gefion Insurance A/S,
Ostergade 10,
Copenhagen,
Denmark,
DK1 051.