



WALSINGHAM MOTOR INSURANCE LIMITED KEY FACT SUMMARY FOR PRIVATE CAR

Please note that this summary does not contain the full terms and conditions of the contract of insurance. Full terms and conditions can be found in the Policy Wording, a copy of which is available on request.

INSURER

This policy has been underwritten by Walsingham Motor Insurance Limited on behalf of Calpe Insurance Company Limited. Calpe Insurance Company Limited registered (No. 104429) is Authorised by the Gibraltar Financial Services Commission and subject to passporting EEA Insurer regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. Walsingham Motor Insurance Limited is an appointed representative of Ambant Underwriting Services Limited which is authorised by the Financial Conduct Authority.

USE ALLOWED BY THIS INSURANCE

Social, domestic and pleasure purposes and to travel to and from a permanent place of employment is provided for all policies.

If you have asked for **additional use** to be included this will be shown in your Policy Schedule and on your Certificate of Insurance.

COVER AVAILABLE AND THE SECTIONS, FEATURES AND BENEFITS WHICH APPLY TO EACH:

COMPREHENSIVE

All sections, features and benefits in the policy apply.

THIRD PARTY, FIRE AND THEFT

Section 1 - Liability to others. Section 2- Loss of or damage to your vehicle, but excluding any accidental, malicious, flood or vandalism damage. Section 7- Foreign use.

THIRD PARTY ONLY

Section 1 - Liability to others, Section 7- Foreign use.

LIMITATIONS AND EXCLUSIONS (by section) THAT APPLY TO THIS INSURANCE CONTRACT:

SECTION 1 Liability to others.

The maximum we will pay for property damage is £20,000,000 for any one claim or claims arising out of one incident.

The maximum we will pay for costs and expenses arising from property damage is £5,000,000 for any one claim or claims arising out of one incident.

SECTION 2 Loss of or damage to your vehicle.

You must pay an amount towards any claim that you make under section 2 of your insurance. This is called the 'excess' and more than one excess may apply to a claim. Details of all excesses, including windscreen, will be shown in your policy document and/or on your policy schedule.

We will pay up to a maximum of £500 for permanently fitted audio, visual, communication, guidance or tracking equipment added to your vehicle from the manufacturer's original specification.

We may use recycled or non-original parts and equipment when repairing your vehicle.

keyfacts[®]

We will not provide any cover for the loss of or damage to your vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it if –

- *It has been left unlocked, and/or
- *It has been left with the keys in it, and/or
- *It has been left with the windows, roof panel or roof of a convertible vehicle open; or
- *You have not taken ALL reasonable precautions to protect it,

Also if your vehicle is taken without consent by a member of your immediate family or a person living in your home, we will not provide any cover for the loss of or damage to the vehicle unless that person is convicted of theft.

SECTION 3 Medical expenses

We will pay up to the amount of £500 for the medical expenses for you or any of your passengers who are injured as a result of an accident involving your vehicle.

You will not have to pay an excess for any claim under this section.

SECTION 4 Personal Accident Benefit

This section only applies to you, your husband, wife or civil partner who is involved in an accident while travelling in or getting into or out of your vehicle. We will pay up to £5000 in respect of Death, £3500 for Loss of any limb and £3500 for Permanent loss of sight in one or both eyes. The most we will pay in any period of insurance is £5000.

Cover under this section does NOT apply if the injured person is aged 70 or older or the if the death or injury arises from suicide, attempted suicide, a person not wearing a seatbelt (where they need to by law), or if a person is convicted of driving whilst under the influence of drink or drugs at the time of the accident.

SECTION 5 Personal Effects

We will pay up to £100 for personal effects whilst in your vehicle if they are stolen or damaged because of an accident, fire, theft or attempted theft. This cover only applies if your vehicle is secure and all reasonable efforts have been made to protect all personal effects at the time of the incident.

Cover under this section does not apply to money, goods or samples connected with the work of any driver (including yourself) or passenger or to property covered under another contract. Your excess does not apply under this section.

SECTION 6 Loss of keys contribution

We will make a contribution up to a maximum of £500 towards the cost of replacement locks and keys for your vehicle if they are lost or stolen provided that:-

- * The keys were not left in or on your vehicle while it was unattended.
- * You inform the police as soon as the loss is discovered.

Your excess does not apply under this section

SECTION 7 Foreign use

We will provide the minimum insurance required by the relevant law to allow you to use your vehicle:

- * In any country which is a member of the European Union
- * In any other countries which have made arrangements to meet the insurance conditions of, and are approved by, the Commission of the European Union.



PERIOD OF INSURANCE

The insurance offered is a 12-month contract, which may be renewed each year. Renewal will be subject to the terms and conditions that apply at that time.

CANCELLATION

You may cancel the insurance at any time by sending us written notice and returning the certificate of insurance. The charges that will apply are detailed in the General Terms and Conditions section of the insurance document.

IF YOU CHANGE YOUR MIND

As long as you have not been involved in an accident which has resulted in a claim under this insurance, you may cancel the insurance, by sending us written notice and returning the policy documents including the certificate of insurance within 14 days of you receiving them. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT). If you have been involved in an accident resulting in a claim the full annual premium must be paid by you.

IF YOU NEED TO REPORT AN ACCIDENT OR POTENTIAL CLAIM

To report any claim or incident including windscreen claims please call **0845 470 5043** making sure you have your policy number, vehicle registration and driver details including driving licence to hand.

OUR PROMISE TO YOU

If you have any questions or have any reason to complain about your insurance or the service you have received, in the first instance, please contact the intermediary or advisor who arranged cover for you.

If you are unhappy with their service, Walsingham Motor Insurance Limited will endeavour to satisfy your complaint and issue you a full response. Please write, quoting the policy number shown on your schedule, to:

The Chief Executive Officer, Walsingham Motor Insurance Limited, 7th Floor, Walsingham House, 35 Seething Lane, London EC3N 4AH.

If however you feel the problem is still not resolved to your satisfaction, it may be appropriate to refer your complaint to the Financial Ombudsman Service (FOS).

The FOS can be contacted at South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR Telephone: 0845 080 1800

E-mail: enquiries@financial-ombudsman.org.uk

Referral to the FOS will not prejudice your right to take subsequent legal proceedings.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Calpe Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained by visiting www.fscs.org.uk.

LANGUAGE AND LAW APPLYING TO THE INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

PREVENTING AND DETECTING FRAUD AND CLAIMS HISTORY

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.