



Tradewise Insurance

SUMMARY OF WEEKINSURE TEMPORARY CAR AND VAN INSURANCE:

Important facts about your Week Insure temporary motor insurance are summarised below. Please be advised this document is merely a summary and does not describe all of the terms and conditions of your insurance policy, so please take your time to read the policy document to ensure that you are fully aware of the policy terms and conditions that may apply.

INSURER:

Tradewise Insurance Company Limited and authorised Co-Insurers whose names and addresses are available on request. Authorised Insurers, registered in Gibraltar (Reg. No 82316).

Tradewise Insurance Company Limited is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Number 207638).

Tradewise Insurance Company Limited is a member of the Association of British Insurers.

LEVEL OF COVER:

Only **Comprehensive** cover is available under this product. This covers damage to your vehicle by accident, fire, theft & vandalism. All policies provide cover for any injury & damage you cause to other people and/or their property.

TERM OF THE POLICY:

All **Tradewise Week Insure** policies are issued on a short-period basis with a maximum of 7 days cover. Refer to your Certificate of Motor Insurance for the dates cover is effective.

CANCELLATION:

You have the right to cancel this policy at any time. You must return the current Certificate of Motor Insurance before cancellation can be effected.

Because of the nature of this product there will be no **refund of premium in the event of cancellation by you.**

There is no **'cooling-off' period** for short-period policies.

For full details of the cancellation process, please refer to General Condition 6 in the policy wording.

IN THE EVENT OF A CLAIM:

All claims must be reported to our 24 hour telephone Helpline on **0800 2055 513 within 24 hours of the incident.**

Correspondence should be sent to our UK service providers, Tradewise Insurance Services Limited, 300 Southbury Road, Enfield, EN1 1TS

SUMMARY OF COVER:

This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions, please refer to the policy wording (a copy of which is available from the insure4aday website). The relevant sections of the policy wording are listed below.

Benefit	Unusual Exclusions & Limitations (see also overleaf)
Accidental or malicious damage cover (Section 2)	The policy does not cover damage to tyres caused by braking, punctures, cuts or bursts. There is no cover for damage caused deliberately by you or the person driving.
Damage to your vehicle by theft or attempted theft (Section 2)	The policy will not pay for ; - claims resulting from 'taking away' incidents where the vehicle is taken by your employee or a member of your family or household or someone in a close personal relationship with you or your family or household - Claims where the ignition keys have been left in or on the vehicle , where the vehicle has not been properly locked/secured or where the vehicle has a standard-fit alarm/Immobiliser which is not working . - claims involving fraud or deception . Some examples are where you are selling your vehicle, hand over the keys and later discover that the purchaser's cheque will not be honoured by the bank or where you do not have proper title to the vehicle because it has been 'ringed' (ie it has had its identity changed by criminals prior to you taking possession of it). - confiscation, requisition or destruction by a government, public or local authority.
Third party liability cover including whilst towing (Section 1)	Underwriters' liability in respect of loss or damage to property is limited to £20,000,000 (Twenty Million Pounds) in respect of any one Accident or occurrence or series of occurrences arising out of one event. There is no cover for damage to any trailer or caravan being towed.
TERRITORIAL LIMITS & FOREIGN USE (Section 7)	The policy provides the legal minimum level of cover in all EU countries.

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SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS	
Permitted Drivers (Endorsement PC07)	Only the person named on the Certificate of Motor Insurance is entitled to drive. The policyholder must be aged between 19 and 75 years and must hold a full UK, EU, EEA or Swiss driving licence . This licence must have been held for a minimum period of 1 year .
Vehicle Covered (Definitions)	The only vehicle covered by this policy is that shown on the Policy Schedule/Certificate of Motor Insurance . The policy does not provide a 'driving other cars' extension .
Excesses (Section 2)	You will have to pay the amounts of excess shown in your policy booklet and/or on your schedule. There is a standard excess payable in respect of all claims under Sections 2 of the policy . This fixed amount is shown on your policy schedule and is dependant on your age and the group rating of the vehicle we are asked to insure. This amount is doubled if you are in a collision with an untraceable driver and we cannot make a recovery from him/her or if you crash the vehicle and there is no one else involved or if the vehicle is otherwise damaged and the responsible person cannot be identified .
Self-drive Hire vehicles (Endorsement PC35)	The policy will not pay out if the vehicle is owned, operated by, supplied, hired or rented from any Claims/ Credit Hire/ Accident Management company or vehicle Rental firm .
High Value Vehicles	The policy will only pay the current market value of the insured vehicle up to £45,000 .
Care of your vehicle (General conditions 2)	You must ensure that Your Vehicle is maintained in a safe and roadworthy condition in accordance with the manufacturer's recommendations and take all reasonable precautions to protect Your Vehicle from loss or damage. When Your Vehicle is unoccupied You must remove all ignition keys, lock all doors, close all windows, activate any security devices that may be fitted and take all other steps necessary for protecting it. We require You to allow our duly authorised representative free access at all reasonable times to examine Your Vehicle .
Driving Licences	You and all drivers must comply with the conditions of your driving licence(s) otherwise cover will not be provided by the policy.
Drink/ Drugs Exclusion (General Exceptions)	The policy will not pay if you are involved in an accident and are subsequently convicted of driving under the influence of alcohol or drugs at the time of such accident .
Impounded Vehicles (General Exceptions)	This insurance does not cover you for the purpose of securing the release of an impounded vehicle. The certificate of insurance is endorsed to this effect .

COMPLAINTS PROCEDURE:

In the first instance, these should be referred to the **insurance intermediary** arranging the insurance.

If you are not satisfied with his or her answer, you can write to the Head of Compliance, Tradewise Insurance Services Limited, 300 Southbury Road, Enfield, EN1 1TS. You will need to quote your policy number shown in the Schedule.

In the event that our service providers have not resolved matters within 8 weeks of your writing to them the problem can be referred to the Financial Ombudsman Service. Whilst we and our UK service providers are bound by the decision of the **Financial Ombudsman Service**, you are not. Following the complaints procedure above does not affect your right to take legal action.

SEVERAL LIABILITIES NOTICE:

The obligations of Tradewise Insurance Company Limited and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

FINANCIAL SERVICES COMPENSATION SCHEME:

At Tradewise Insurance Company Limited policies issued in the UK for individual customers are covered by the **Financial Services Compensation Scheme**. You may be entitled to compensation from this scheme if your insurer cannot meet its obligations (e.g. If it goes out of business or into liquidation or is unable to trade).

Further Information about compensation scheme arrangements is available from the FSCS www.fscs.org.uk