



ABOUT THIS DOCUMENT

Some important facts about your Motor Insurance are summarised below. Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

INSURER

Details of your Insurer can be found on the policy schedule

TYPE OF INSURANCE AND COVER

* Third Party Only (TPO)

* Third Party, Fire & Theft (TPFT)

* Comprehensive (COMP)

Cover specific features and benefits (referenced to the numbered sections contained in the insurance document)

Third Party Only - TPO

Section 1 Liability to others

Section 8 Foreign use

Third Party, Fire and Theft - TPFT

Section 1 Liability to others

Section 2 Loss of or damage to your vehicle (not including accidental or malicious damage and vandalism or windscreen cover)

Section 8 Foreign use

Comprehensive - COMP

Section 1 Liability to others

Section 2 Loss of or damage to your vehicle

Windscreen cover

New car replacement

Excesses

Section 3 Medical expenses

Section 4 Child Seat Cover

Section 5 Replacement Locks

Section 6 Personal accident benefits

Section 7 Personal belongings

Section 8 Foreign use

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY SECTION)

Section 1

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

We will provide cover for 'driving other cars', if this is specified in your Certificate of Motor Insurance. The car must not be owned, or have been hired by you and you must have the owner's permission. Cover, when provided, is third party only.

Section 2

You must pay an amount towards any claim that you may make under Section 2 of the insurance. This amount is called the 'excess'. More than one excess may apply to a claim, but details of all excesses will be shown in Section 2 of the insurance (or in the schedule).

Permanently-fitted audio, visual, satellite navigation and telephone equipment is also insured against loss or damage, but we will only pay the market value of the equipment at the time of the loss or damage. The most we will pay is £500 if you have comprehensive cover and £400 for third party, fire and theft cover (less any excess that applies) for items which are not the manufacturer's standard fitted equipment. We will not pay for loss of or damage to, cassettes, compact or mini discs, DVDs or accessories used with the audio, visual, satellite navigation or telephone equipment.

New car replacement applies to vehicles less than one year old that are damaged so that repairs will cost more than 50% of the manufacturer's Recommended Retail Price.

If your vehicle is damaged while a young or inexperienced person (including you) is driving you will have to pay the following excesses (on top of the other amount that you must pay).

Drivers	Amount
Under 21 years of age.	£300
Aged 21 to 24 years of age.	£200
25 or over but who have not held, for 12 months or more, a full EU driving licence.	£200

Loss of or damage to your vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it will not be covered if it has been left unlocked, left with the keys in it, left with the windows, roof panel or the roof open (in the case of a convertible vehicle) or reasonable precautions have not been taken to protect it.

Windscreen

For comprehensive insurance windscreen cover is included subject to an excess which is shown on your schedule.

Section 3

There is a £500 limit (per person) on Medical expenses.

Section 4

If you have a child seat fitted in your vehicle and your vehicle is involved in an accident or damaged following a fire or theft, we will pay up to £100 per child seat towards the cost of replacement even if there is no apparent damage, subject to you making a claim under this section of your policy.

Section 5

If the vehicle keys or lock transmitter of your vehicle is lost or stolen we will pay up to £300 for the cost of replacing:

- the door locks and/or boot lock.
- the ignition/steering lock.
- the lock transmitter and central locking interface.

Providing that you can establish to our satisfaction that the identity or garaging address of your vehicle is known to any person who is in possession of your keys or transmitter.

Your no claim discount will not be disallowed solely as a result of a claim under this section.

Section 6

Personal Accident benefits are only given to the policyholder and their husband, wife or civil partner (while under 75 years of age), and are restricted to accidents resulting from travelling in, or getting into or out of, private motor vehicles. The limits to the amounts that we will pay are as follows.

Type of injury	Amount we will pay
Death	£5,000
Loss of any limb	£3,500
Permanent blindness in one or both eyes	£3,500

The most we will pay for any one person is £5,000, or £8,500 in total for any one period of insurance.

Section 7

Personal belongings cover applies up to a limit of £150 and will not apply to money, goods or samples connected with your work, property insured under any other contract or property that was not reasonably protected.

Section 8

Foreign use is limited to trips of up to 60 days and will only apply where your permanent home is in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

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 the time of renewal.

CANCELLATION

You may cancel this insurance at any time by telling us in writing and sending back your certificate of motor insurance and the schedule. If you have not made a claim in the current period of insurance, we will work out the charge for the time you have been covered by your insurance. We will then refund any amount we owe you. If a claim has been made, you must pay the full premium for the year and we will not make any refund.

Cooling off period

If you cancel within the first 14 days of the policy, or within 14 days of you receiving the insurance documents if this is later, known as the 'statutory cooling off period' we will return any premium paid. We will take off a charge and an amount of £15 (plus insurance premium tax) for the number of days for which we have provided cover. We will not refund your premium if you have made a claim for total loss. If you do not exercise your right to cancel your policy in the statutory cooling off period, it will continue in force and you will be required to pay the premium

HOW TO CLAIM

If a claim or possible claim occurs you must report it to your Insurer as soon as possible. Details of your Insurer can be found on your certificate of motor insurance.

Accident and theft damage

If your vehicle is damaged as a result of an accident, fire, theft or vandalism call the 24 – hour helpline on the phone number shown below.

If your insurance is with Equity Red Star call 0844 800 1930

If your insurance is with another Insurer call 0844 800 1933

Windscreen damage

If your vehicles windscreen is damaged please call the numbers shown below

If your insurance is with Equity Red Star call 0844 800 1934

If your insurance is with another Insurer call 0844 800 1935

COMPLAINTS

If you have any cause to complain about your insurance, or us, please contact Equity Direct Broking Limited (EDBL) who administer this insurance on our behalf.

Having contacted EDBL, if you are still not satisfied with the way a complaint has been dealt with, you should do the following.

If the complaint is about EDBL, please contact the Financial Ombudsman Service (FOS) giving full details. The address is:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

If the complaint is about your insurance or your insurer, please write to the Chief Executive of the insurer named in your schedule or certificate of motor insurance. (Their address can be found on your certificate). When you do this, quote your insurance document number as it will help to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint about your insurance or insurer has been dealt with, you should do the following.

If your insurer is at Lloyd's, you should refer your case to the Policyholder & Market Assistance department.

The address is: Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA.

Phone: 0207 327 5693 Fax: 0207 327 5225 e-mail: complaints@Lloyd's.com

Having followed this procedure for Lloyd's insurers, or if your insurer is not at Lloyd's, your complaint can be referred to the Financial Ombudsman Service (FOS) at the address previously shown.

(These procedures do not affect your right to take legal action if necessary).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If we are not able to pay all valid claims under this insurance, you may be entitled to compensation under the Financial Services Compensation Scheme. The scheme will pay 90% of a claim without any upper limit. For types of insurance you must have by law (such as third party insurance under a motor policy), the scheme will pay the whole claim. You can get more information for the Financial Services Authority, or by visiting the website at 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