

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy documents.

What is this type of insurance?

Private Car insurance provides the compulsory cover you need to drive a vehicle on a public highway. It also offers additional benefits (as set out below) depending on the cover you choose.



What is insured?

Third Party, Fire and Theft:

- ✓ Damage to other people's property, and compensation for other people's death or injury, if you're at fault
- ✓ Loss of (or damage to) your car, including fitted accessories, following fire or theft - plus:
 - Vehicle recovery - we'll recover your car and take you and your passengers to where you need to be
 - Repair guarantee - we'll guarantee the quality of repairs made by our approved repairers for as long as you insure your car with us
 - Legal costs - up to £5,000,000 (if incurred with our consent) in connection with a claim made against you
 - Courtesy car - we'll give you a courtesy car for up to 14 days while your car is being repaired

Comprehensive:

All of the above plus:

- ✓ Accidental damage cover for your car
- ✓ New car replacement - if you've owned your car from new, and it's written off or stolen and not recovered within 12 months of purchase, we'll replace it with a new car of the same make, model and specification
- ✓ Glass - we'll replace or repair the glass in your car
- ✓ Uninsured driver promise - if you're hit by an uninsured driver and it wasn't your fault, you won't lose your no claim discount and we'll refund your excess
- ✓ Driving other cars - if you're aged 25 or over at inception or renewal, we'll cover you to drive other cars not owned or hired by you
- ✓ Loaned vehicle cover - we'll insure a vehicle loaned to you from a garage for up to seven days while your car is having mechanical repairs, a service or an MOT
- ✓ Personal belongings - we'll cover you for up to £150 for any personal belongings that are lost, damaged or stolen as a result of an accident, fire or theft
- ✓ Child seat cover - we'll replace all child seats following an accident, fire or theft even if there's no visible damage



What is insured? Continued...

- ✓ Replacement locks - we'll pay for the replacement of locks if your ignition keys are lost or stolen
- ✓ Personal accident - up to £2,500 per claim (or £5,000 per insurance year) if you or a partner suffer death or the loss of limbs/sight/hearing following a motor accident
- ✓ Vehicle recovery in the event of illness - if you're seriously ill and unable to drive your car, we'll arrange for your car to be recovered and returned to you
- ✓ European breakdown - RAC assistance when you're driving abroad (includes onward travel options)

Optional cover (Third party, fire and theft)

- Protected no claim discount (NCD) - you won't lose your NCD after making a claim when you're at fault (unless you make more than two claims in any five-year period)

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What is not insured?

Main exclusions only

- ✗ Any accident, injury, loss or damage while any car is being used for purposes not described on your certificate of motor insurance, or while being driven by somebody not permitted to drive (or not having a correct and valid driving licence)
- ✗ Any consequence as a result of war or terrorism - except where cover must be provided under Road Traffic Acts
- ✗ Loss or damage if your car has been left with the ignition keys, or left unattended with the engine running



What is not insured? Continued...

- ✗ Damage arising from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Loss of value following a repair
- ✗ Claims under personal accident cover as the result of suicide or attempted suicide



Are there any restrictions on cover?

- ! For loss or damage claims, the most we'll pay is the market value of your car at the time
- ! New car replacement is available when the cost of damage or repair exceeds more than 60% of the car's UK list price when purchased (including car tax and VAT) - if you don't want us to replace your car or don't meet the qualifying criteria, the most we'll pay is the market value of your car at the time of loss or damage
- ! An excess will apply to most claims
- ! An excess of £75 will apply to glass replacement claims and we may not use glass supplied by the original manufacturer
- ! Cover for personal belongings and child seats only applies if you're also claiming for loss or damage to your car
- ! When driving other cars, you'll only be covered for third-party claims - not loss or damage of the car you're driving
- ! We will not supply a courtesy car unless you are using one of our approved repairers

Optional Cover

- Protecting your no claim discount does not protect the overall price of your insurance policy
- We will not supply a courtesy car unless you're using one of our approved repairers
- We can't provide a courtesy car if you're only claiming for glass



Where am I covered?

- ✓ The UK, Channel Islands, Isle of Man and Republic of Ireland - plus Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein)
- ✓ RAC continental breakdown cover is provided in the above countries (except the UK, Channel Islands and Isle of Man)



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask - whether you're taking out, renewing or making changes to your policy
- You must tell us about any changes to the car(s) insured (or to be insured) that may increase the amount that needs to be insured or change the limits on your schedule
- You must also tell us about any changes to the people on the policy (including convictions) that may require us to change the terms
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy - failure to do so could affect your cover
- You must tell us about any accident, injury, loss or damage as soon as possible - so we can tell you what to do next and help resolve any claim
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery



When and how do I pay?

Payment options should be discussed with your insurance adviser.



When does the cover start and end?

From the start date you select, for 12 months.



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or on the day you receive the policy documents, if that's later) - we'll refund any money paid, providing the cover's not started.
If you cancel after your policy has started, we'll reduce your refund to pay for the time we provided cover - we'll also charge a fee of £25 (plus Insurance Premium Tax) to cover our administration costs.
To cancel, contact your insurance adviser.