

Car insurance

All you need to know

This booklet includes your policy wording, so keep it safe in case you need it.



Privilege.[®]

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FAQs

Am I covered if I leave my car unlocked or the keys in the car?

We will not pay a claim if your car is:

- left unlocked;
- left with keys or key fobs in, on, or attached;
- left with the engine running;
- left with a window or roof open.

How much will you pay if my car is damaged?

If your car is damaged, we will pay the cost of repairing or replacing your vehicle up to its UK market value.

This is the current value of the vehicle at the time of the claim – and it may be different to the amount you paid or any amounts we spoke about when you insured your vehicle with us.

Am I covered if I drive other cars?

We will cover you for damage caused to third parties whilst you are driving cars that are not your own, provided you meet certain conditions (see Section A).

This cover does not include damage to the car you are driving and applies only to the policyholder and not to any named drivers on the policy.

Your certificate of insurance will show if you have this benefit.

What is DriveXpert?

DriveXpert is our telematics insurance product. It's designed to capture how, when and where your car is driven, based on driver monitoring technology. We use DriveXpert to understand your driving style and give you feedback. This means we can offer you premiums based on your driving record. Safe drivers could save money.

Where do I fit my DriveXpert Plug-in?

The DriveXpert Plug-in is fitted to the On-board Diagnostics socket (OBD) in your car. To find the location of the OBD socket in your car, please simply register using the DriveXpert Portal at www.mydriveXpert.com where you can view your installation instructions. To find out more about DriveXpert, please visit our website at www.privilege.com/car-insurance/black-box

Do you have a National Network of Repairers?

Yes, we have a UK-wide repair network who will deal with all aspects of your repair, they will arrange a time to collect your car, undertake the repairs and on completion deliver your car back to you.

How does my No Claim Discount work?

No Claim Discount (NCD)

If no claim is made against your policy, your renewal premium will be adjusted in accordance with our NCD scale applicable at the renewal date. However, if a claim is made against your policy, we may reduce your NCD.

NCD at the start of the period of insurance:	NCD at the next renewal date following:		
	1 claim	2 claims	3+ claims
0 years	Nil	Nil	Nil
1 year	Nil	Nil	Nil
2 years	Nil	Nil	Nil
3 years	1 year	Nil	Nil
4 years	2 years	Nil	Nil
5, 6, 7, 8 or 9 years	3 years	1 year	Nil

No Claim Discount Protection

If you are eligible, this will be subject to payment of an additional premium. For information, including step back tables, please see the FAQs section at privilege.com or refer to your other documents.

What changes do I need to tell you about?

You must tell us if any of the following details change before you need cover to start:

- you change your car;
- you modify your car (please see general condition 8 for further details);
- you add another driver to your policy or amend the driving restriction;
- you change the use of your car (e.g. change from social domestic and pleasure to business use);
- you wish to increase your cover (e.g. change from third party only to comprehensive).

You must tell us as soon as possible if any of the following details change:

- the address where you normally keep your car;
- if you, or anyone covered by this policy change jobs, including part time;
- if you, or anyone covered by this policy passes their UK driving test.

Any change during the period of insurance may result in an additional or return premium and may be subject to an administration fee. See general condition 4 for further details.

You must tell us before the next renewal date (or at the time you are making any of the changes already mentioned) if you or anyone covered by this policy have:

- had insurance cancelled by an insurer. This includes a policy declared null and void (as though it has never existed), a renewal declined by an insurer or a policy cancelled by an insurer due to, but not restricted to, non-payment, fraud or misrepresentation;
- had any accidents, thefts or losses (whether a claim was reported or not and regardless of blame);
- had any motoring offences including convictions, endorsements, penalty points, fixed penalties (excluding parking penalties), speed camera offences, disqualifications or criminal prosecutions pending.

Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy or claims being rejected or not fully paid.

**Making a change
to your policy?
Call 0800 051 6990**

How does your uninsured driver promise work?

If you make a claim for an accident that is not your fault and the driver of the car that hits your car is not insured, you will not lose your No Claim Discount or have to pay any excess.

Conditions

We will need:

- the car registration number and the make and model of the car; and
- the driver's details, if possible.

It also helps us to confirm who is at fault if you can get the names and addresses of any independent witnesses, if available.

When you claim, you may have to pay your excess. Also, if when your renewal is due, investigations are still ongoing, you may lose your No Claim Discount temporarily. However, once we confirm that the accident was the fault of the uninsured driver, we will repay your excess, restore your No Claim Discount and refund any extra premium you have paid.

This promise is for comprehensive policyholders only.

Your policy wording

This policy booklet gives full details of your cover. You should read it along with your motor proposal confirmation, certificate of motor insurance and schedule. Please keep all your documents in a safe place.

Your policy is made up of:

- the motor proposal confirmation;
- this policy booklet from pages 5 to 31;
- the certificate of motor insurance;
- the schedule; and
- Telematics terms and conditions (sent via email, to DriveXpert customers only).

We aim to always be fair and reasonable and to act quickly whenever you need to make a claim under this policy. If you feel we have not met this, we will try to do everything possible to deal with your complaint quickly and fairly.

Your Privilege car insurance policy is underwritten by U K Insurance Limited. This policy is evidence of the contract between you and us, U K Insurance Limited, based on information you have given to us.

In return for receiving and accepting the premium, we will provide insurance under this policy for the sections shown in the schedule as applying for the accident, injury, loss or damage which has happened in the territorial limits during the period of insurance.

Under European law, you and we may choose which law will apply to this contract. English law will apply unless you and we agree otherwise.

If you are resident in Jersey, Guernsey or the Isle of Man, the law of the island where you are resident applies to your policy and any dispute in relation to it will be within the jurisdiction of that island's relevant court.

You and we may choose which law will apply to this policy. Unless both parties agree otherwise English law will apply. We have supplied this policy and other information to you in English and we will continue to communicate with you in English.

We have not given you a personal recommendation as to whether this policy is suitable for your specific needs and just to let you know our consultants may receive a bonus if you purchase any cover with us.

Policy definitions

Wherever the following words or expressions appear in **your policy**, they have the meaning given here unless **we** say differently.

Accessories – parts or products specifically designed to be fitted to **your car**. **We** may treat some accessories as **modifications**, so please tell **us** about any alterations to **your car**.

Approved repairer – a repairer in **our** network of contracted repairers, who is approved by **us** to perform repairs to **your car** following a claim under section B and C of this **policy**.

Approved windscreen supplier – a repairer **we** have approved and authorised to repair or replace **your** windscreen as shown on **your schedule** and **certificate of motor insurance**.

Certificate of motor insurance – this document provides evidence that **you** have taken out the insurance **you** must have by law. It identifies who can drive **your car** and the purposes for which **your car** can be used.

Convertible – these are motor vehicles in which the roof is removable and/or can retract and are often referred to as cabriolets, roadsters and/or soft/hard tops.

Convictions – these include all motoring convictions, penalty points, fixed penalties, speed camera offences and disqualifications.

Courtesy car – a temporary hire car provided to **you** by an **approved repairer** under Section Ji following a claim under sections B and C of this **policy**.

Excess – the amount **you** must pay towards any claim.

Keys – Physical key, device or smart access provided with **your car** by the manufacturer that allows **you** to access and/or move **your car**.

Loss of any limb – severance at or above the wrist or ankle, or the total and irrecoverable loss of use of a hand, arm, foot or leg.

Market value – the cost of replacing **your car** with another of the same make and model and of a similar age and condition at the time of the accident or loss.

Misfuelling – the accidental filling of the fuel tank with inappropriate fuel for **your car**.

Modifications – any changes to **your car's** standard specification, including optional extras. These include, but are not restricted to, changes to the appearance and/or the performance of **your car** (including wheels, suspension, bodywork and engine) and include changes made to **your car** by the previous owner(s).

Motor proposal confirmation – the document recording the statements made and information **you** gave or which was given for **you** when **you** bought **your policy**.

Partner – **your** husband, wife or someone **you** are living with as if **you** are married to them.

Policy – this policy booklet, **schedule**, **motor proposal confirmation** and **certificate of motor insurance**.

Period of Insurance – as shown on your certificate.

Road Traffic Act – any Acts, laws or regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Schedule – the document that identifies the policyholder and sets out details of the cover **your policy** provides.

Terms – all terms, exceptions, conditions and limits which apply to **your policy**.

Track day – when **your car** is driven on a racing track, on an airfield or at an off-road event.

Trailer – any form of trailer that has been specially built to be towed by a motor car.

We, us, our – U K Insurance Limited.

You, your – the person named as the policyholder in the **schedule**. If section H is included on the **schedule**, this definition is extended under that section to include authorised drivers as shown in the **certificate of motor insurance** and any passengers.

Your car – the car described in the current **schedule**. In section B 'Damage to your car' and section C 'Fire and theft', the term 'car' also includes its **accessories** and spare parts, whether they are on or in the car, or in **your** locked private garage.

Section A Liability to other people

1a Cover for you

We will cover **you** for **your** legal liability to other people arising from an accident which involves **your car** and:

- **you** kill or injure someone;
- **you** damage someone else's property.

This cover also applies to an accident involving a **trailer** or vehicle **you** are towing.

1b Driving other cars

If **your certificate of motor insurance** says so, this **policy** provides the same cover as above in 1a when **you** are driving any other motor car as long as **you** do not own it and it is not hired to **you** under a hire-purchase or leasing agreement. This cover only applies if:

- there is no other insurance in force which covers the same liability;
- **you** have the owner's permission to drive the car;
- the car is registered in and being driven in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands; and
- **you** still have **your car** and it has not been damaged beyond cost-effective repair.

Note – There is no cover under clause 1b for damage, fire or theft to the car **you** are driving.

2 Cover for other people

We will also provide the cover under section 1a for:

- anyone insured by this **policy** to drive **your car**, as long as they have **your** permission;
- anyone **you** allow to use but not drive **your car**;
- anyone who is in or getting into or out of **your car**;
- the employer or business partner of anyone covered by this section while **your car** is being used for business purposes provided **your certificate of motor insurance** allows business use; or
- the legal personal representative of anyone covered under this section if that person dies.

3 Costs and expenses

a Legal costs

If there is an accident covered by this **policy**, **we** have the option entirely at **our** discretion to pay the reasonable legal costs and/or expenses to defend or represent **you** or any driver covered by this **policy**:

- at a coroner's inquest or fatal accident inquiry and/or
- in criminal proceedings arising out of the accident.

We must agree to all legal costs and/or expenses beforehand. If **we** agree to pay such legal costs and/or expenses, **we** will advise **you** as to the extent of any assistance **we** will give.

Exceptions to section A

b Emergency medical treatment

We will pay for emergency treatment fees as set out in the **Road Traffic Act**. If **we** make a payment under this section only, it will not affect **your** no claim discount.

4 Payments made outside the terms of the policy

If **we** must make a payment because the laws of any country require **us** to do so, **we** may recover from **you**, or the person who is liable any payment that is not covered by this **policy**. This includes any amount that **we** would not otherwise be required to pay as a result of **your** failure to provide accurate information.

What is not covered

We will not cover:

- loss of or damage to any car **you** drive or any **trailer** or vehicle **you** tow;
- anyone who has other insurance covering the same liability;
- death or injury to anyone while they are working with or for the driver of the car; except as set out in the **Road Traffic Act**;
- damage caused by any driver insured by this **policy** to any property they own or are responsible for;
- liability for more than £20,000,000 for any claim or series of claims for loss of or damage to property including any indirect loss or damage caused by one event (including all costs and expenses);
- liability caused by acts of terrorism as defined in the Terrorism Act 2000 (UK) and/or the Anti-Terrorism and Crime Act 2003 (Isle of Man) except as is strictly required under the **Road Traffic Act**;
- legal costs or expenses related to charges connected with speeding, driving under the influence of alcohol or drugs, or for parking offences;
- any injury, legal liability, loss or destruction of or damage to any property or any associated loss or expense that arises directly or indirectly as a result of:
 - a. grinding, cutting, welding or soldering operations and/or
 - b. use of blow lamps or torches on or in **your car**.

Section B Damage to your car

What is covered

If **your car** is damaged, **we** have the option to:

- pay to repair the damage or repair the damage ourselves;
- replace what is lost or damaged, if this is more cost-effective than repairing it; or
- settle **your** claim by sending **you** a cheque or by bank transfer.

The most we will pay

We will not pay more than the **market value** of **your car** at the time of the loss (less any **excess** that may apply).

What is not covered

We will not cover:

- the draining, flushing and replenishing of the fuel from **your car**, in the event of **misfuelling**.
- the sum of all **excesses** shown on the **schedule**. These may include the 'own damage' **excesses** and 'young or inexperienced driver' **excesses** if these apply. An inexperienced driver is a person who has held a full UK or EU driving licence for less than one year.

Section C Fire and theft

What is covered

If **your car** is lost or damaged as a result of theft, attempted theft, fire, lightning or explosion, **we** have the option to:

- pay to repair the damage or repair the damage ourselves;
- replace what is lost or damaged if this is more cost-effective than repairing it; or
- settle **your** claim by sending **you** a cheque or by bank transfer.

If **your car** keys are stolen **we** will pay the cost of replacing the:

- affected locks;
- lock transmitter and central locking interface;
- affected parts of the alarm and/or immobiliser.

If it can be established to **our** reasonable satisfaction that the identity or garaging address of **your car** is known to any person who is in possession of **your** keys.

The most we will pay

We will not pay more than the **market value** of **your car** at the time of the loss (less any **excess** that may apply).

What is not covered

We will not cover:

- the **excess** shown in the **schedule**, unless **your car** is stolen from a private locked garage;
- loss or damage to **your car** as a result of someone acquiring it by fraud or trickery while pretending to be a buyer;
- loss or damage caused by theft or attempted theft if the keys and/or other devices which unlocks **your car** and/or enables **your car** to be started and driven are left in or on **your car** which is unattended, or if **your car** has been left unattended and not properly locked (this includes any window, roof opening, removable roof panel or hood being left open or unlocked);
- loss or damage caused by theft or attempted theft if any security device fitted to **your car** by the manufacturer is not operational when **your car** is left unattended
- loss or damage caused by theft or attempted theft to readily removable in-car electronic equipment unless it is in a glove compartment or a locked boot. In which case **we** will provide cover up to the amount shown in the **schedule**;
- loss or damage if any security or tracking device, which **we** insist is fitted to **your car**, has not been set or is not in full working order;
- loss or damage if the network subscription, for any tracking device which **we** insist is fitted to **your car**, is not current and operable; or
- loss or damage if the driver recognition device for any tracking device which **we** insist is fitted to **your car**, is left in or on **your car** whilst unattended.

Section D Windscreen damage

What is covered

We will pay to:

- replace or repair broken glass in the windscreen, sunroof or windows of **your car**, and repair any scratching to the bodywork caused by the broken glass, as long as there has not been any other loss or damage to **your car**; or
- replace the roof and rear windscreen assembly together if **your car** is fitted with a folding roof and it is more cost-effective than replacing the glass alone.

Claims under this section will not affect **your** no claim discount.

The most we will pay

We will not pay more than the **market value** of **your car** at the time of the loss (less any **excess** that may apply).

What is not covered

We will not cover:

- the **excess** shown in the **schedule**; or
- any amount greater than the limit shown in the **schedule** if **you** do not use an **approved windscreen supplier**.

Exceptions which apply to sections B, C and D

What is not covered

We will not cover:

- loss or damage caused by wear and tear or loss of value;
- any part of a repair or replacement which improves **your car** beyond its condition before the loss or damage took place;
- any mechanical, electrical or computer failure, breakdown or breakage;
- damage to tyres caused by braking, punctures, cuts or bursts;
- damage caused by pressure waves from an aircraft or other flying object travelling at or beyond the speed of sound;
- deliberate damage caused to **your car** by anyone insured under this **policy**;
- loss of use or other indirect loss such as travel costs or loss of earnings;
- loss or damage to any **trailer** or vehicle, or their contents, while being towed by **your car**;
- loss or damage to **your car** if, at the time of the incident, it was being driven or used without **your** permission by someone in **your** family or someone who is living with **you** (this exception does not apply if the person driving is reported to the police for taking **your car** without **your** permission);
- any amount over that shown in the **schedule** for loss of or damage to permanently fitted in-car audio, television, phone, CB radio, games-console or electronic-navigation equipment (if the equipment is part of **your car** specification when first registered, **we** will provide unlimited cover);
- loss or damage to any speed assessment equipment detection device;
- loss or damage due to any government, public or local authority legally taking, keeping or destroying **your car**;
- any reduction to the **market value** of **your car** as a result of it being repaired;
- the valuation of **your** cherished plate is not included in any valuation of **your** claim. The cost of placing the cherished plate on retention where following a claim **your car** is beyond economical repair. The loss of use of the cherished plate where **you** have failed to place the plate on retention in good time where following a claim **your car** is beyond economical repair.

Conditions which apply to sections B, C and D

1 Hire-purchase, leasing and other agreements

If **your car** is currently on a hire purchase or financing agreement (except leasing) **we** will settle the claim by paying the legal owner. **We** will only pay **you** any remaining balance if ownership of **your car** is to be transferred to **you** at the end of the hire purchase or financing agreement. If **your car** is on a leasing agreement, **we** will settle the claim by paying the legal owner.

2 Parts

We may decide to repair **your car** with parts which have not been made by **your car's** manufacturer but which are of a similar standard, including recycled parts. If any part or **accessory** is not available, the most **we** will pay for that part will be the cost shown in the manufacturer's last United Kingdom price list (plus reasonable fitting costs).

3 Removing and delivering your car

If **your car** cannot be driven as a result of loss or damage covered under this **policy**, **we** will pay the reasonable cost of taking it to the nearest suitable repairer. **We** will also pay the reasonable cost of delivering **your car** to **you** at the address shown in the **schedule** after it has been repaired.

We may put **your car** in safe storage, before it is repaired, sold or taken for scrap. **We** will pay the reasonable cost of storage.

Following an accident, **we** will help **you** and **your** passengers make arrangements to get home, to **your** original destination or take **you** to a safe place.

4 Repairs

When **our approved repairers** carry out the repairs, **you** do not need an estimate. Repairs carried out by **our approved repairers** are guaranteed for five years unless **you** sell **your car**.

Where **we** have agreed with **you** for reasonable and necessary repairs to be carried out at a repairer of **your** choice, **you** must give **us** full details of the incident and **we** must approve the detailed repair estimate before the work begins. Unless repairs are carried out by **our approved repairers** they are NOT guaranteed by **us** even though **we** may pay for those repairs directly.

5 Uneconomical repairs

If **your car** is uneconomical to repair (written off) and **we** agree to settle **your** claim on that basis, **you** still owe **us** the total yearly premium (whether **you** pay annually or by monthly instalments under a credit agreement) as **we** will have met **our** responsibilities to **you** under the **policy**.

Once **we** settle **your** claim, **your car** will become **our** property and **you** must send **us** the registration document. All cover will then end unless **we** agree differently. **We** will not refund any of **your** premium if **you** pay annually. If **you** pay by instalments under a credit agreement **you** must pay to **us**

- (1) all instalment payments that have already fallen due under the credit agreement and remain unpaid, and
- (2) the total remaining balance under the credit agreement.

If **we** agree to pay **your** claim and **you** have not paid the amounts due to **us** under (1) and (2) above, **we** may reduce the amount that **we** pay in settlement of **your** claim by the amount that **you** owe **us**. Alternatively, **we** may write to **you** asking **you** for the full payment.

Section E Personal accident

What is covered

We will pay **you** or **your** legal representatives if **you** or **your partner** are accidentally injured while travelling in or getting into or out of any car, and this injury alone results within three calendar months of the date of the accident, in:

- death;
- total irrecoverable loss of sight in one or both eyes; or
- **loss of any limb.**

We will pay the benefit shown in the **schedule**.

What is not covered

We will not cover:

- any injury or death resulting from suicide or attempted suicide;
- anyone who is convicted for driving while under the influence of drink or drugs at the time of the accident; or
- an injured person under this **policy** if **we** insure them against personal accident under any other car insurance policy.

The most **we** will pay in any period of insurance is one benefit shown in the **schedule**.

Section F Other benefits

1 Medical expenses

We will pay medical expenses up to the amount shown in the **schedule** for each person injured if **your car** is in an accident, as long as there is no cover in force under another car insurance policy.

2 Personal belongings

We will pay for loss of, or damage to, clothing and personal belongings caused by fire, theft, attempted theft or accident, while they are in or on **your car**. The most **we** will pay for any one incident is the amount shown in the **schedule**. If **you** ask **us** to pay someone else, **we** will have no further responsibility to **you** once **we** have done so.

What is not covered

We will not cover loss of or damage to:

- money, credit or debit cards, stamps, tickets, vouchers, documents, securities (such as share and Premium Bond certificates), goods or samples carried in connection with any trade or business; or
- property insured under any other policy.

3 Hotel expenses

If **your car** cannot be driven after an accident or loss covered under section B of this **policy**, **we** will pay up to £150 for the driver (or £250 in total for all the people in the car) towards the cost of hotel expenses for an overnight stay if this is necessary.

4 New car cover

If **your car** is less than one year old and **you** are the first and only registered owner, **we** will replace it with one of the same make and model if it has:

- been stolen and not found; or
- suffered damage covered by the **policy** and the cost of repairing is more than 60% of the last United Kingdom list price, (including taxes).

We can only do this if a replacement car is available in the UK and anyone else who has an interest in **your car** agrees.

If a suitable replacement car is not available, or **your car** was not supplied as new in the UK, **we** will pay **you** the **market value of your car** at the time of the loss (less any **excess** that may apply). If **we** settle a claim under this clause, the lost or damaged car becomes **our** property and **you** must send **us** the registration document.

5 Child car seats

If **you** have a child car seat fitted to **your car** and **your car** is involved in an accident, damaged by fire or theft or stolen and not recovered, **we** will arrange a replacement, or cover **you** for the cost of replacing the child car seat with a new one of a similar standard, even if there is no apparent damage. **You** may be required to provide proof of purchase as part of the claim validation process.

Section G Territorial limits and foreign use

1 Territorial limits

This **policy** provides the cover described in **your schedule** in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man, the Channel Islands and during journeys between these places.

2 Using your car abroad

This **policy** also provides the minimum cover **you** need by law to use **your car** in:

- any country which is a member of the European Union; and
- Jersey, Guernsey, Isle of Man and any country listed below which the Commission of the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC on Insurance of Civil Liabilities arising from using motor vehicles.

Countries included:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland.

3 Extending your policy cover abroad

For an extra premium, **your policy** can be extended for an agreed period to provide the same level of cover under section B, C and D as **you** have in the territorial limits, (providing **you** currently have this cover – please refer to **your schedule**). **Your car** will also be covered during journeys between those countries by a recognised carrier. However, **you must** call **us** to arrange cover.

Cover in these countries only applies if **your** permanent home is in the United Kingdom and **your** visit abroad is for less than 90 days in a **period of insurance**.

What is not covered

- Section A, 1b Driving other cars - There is no policy cover when driving any other motor car outside of the territorial limits;
- Section Jii Guaranteed Hire Car – **we** will not provide a **hire car** for any loss which takes place outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
- Section Jiii Guaranteed Hire Car Plus – **we** will not provide a **hire car** for any loss which takes place outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; instead of a **hire car**, **we** will reimburse **your** travel costs (up to £50 a day and up to a maximum of £500 over the 21 days following **your** claim) as long as **we** are dealing with **your** claim under section B or C.

4 Customs duty

If **you** have to pay customs duty on **your car** in any of the countries covered in paragraph 2 because of repairs covered under **your policy**, **we** will pay these costs for **you**.

Section H Motor Legal Protection (optional extra)

This section only applies if it is shown on **your schedule**.

This cover can be used to claim **your** uninsured losses if **you** and **your car** are involved in a road traffic accident with a moving vehicle, as defined by the Road Traffic Act, where someone else is to blame.

We will pay the **costs** to help **you** claim **your** uninsured losses from the person who was to blame for the accident.

Examples of what uninsured losses **you** may claim for include:

- compensation for **your** death or physical bodily injury;
- accident repair costs if **you** do not have comprehensive cover;
- damage to any belongings in **your** car that **you** are legally responsible for; or
- any other financial losses incurred as a direct result of the accident.

You can ring the 24-hour legal helpline on **0345 878 8731** for confidential legal advice on any private motoring legal problem relating to laws applicable in the United Kingdom, whether or not it results in a claim.

The helpline does not provide advice in relation to any claim made under this policy.

Definitions

The following definitions apply to this section and are in addition to those shown on pages 6 and 7 of the policy.

Appointed representative or Solicitor – The **preferred law firm, solicitor**, or other suitably qualified person appointed by **us** to represent **you** under this section of the **policy**.

Costs –

a) All reasonable, necessary and proportionate legal fees, expenses and disbursements charged by the **appointed**

representative and agreed by **us**. Legal fees, expenses and disbursements will be assessed on the standard basis or in accordance with any fixed recoverable costs scheme, if applicable.

b) The fees incurred by **your** opponent which **you** are ordered to pay by a court and any other fees **we** agree to in writing.

Court – Court, tribunal or other suitable authority.

Preferred law firm – The law firm **we** choose to provide legal services. These legal specialists are chosen as they have the expertise to deal with **your** claim and must comply with **our** agreed service standards.

Reasonable prospects of success –

We and the **appointed representative** agree that there is a better than 50% chance that **you** will:

a) obtain a successful judgment; and

b) recover **your** losses or damages or obtain any other legal remedy **we** agree to, including an enforcement of judgment, making a successful appeal or defence of an appeal.

Terms of appointment – A separate contract which **we** will require the **appointed representative** to enter into with **us** if they are not a **preferred law firm**. This contract sets out the amounts **we** will pay the **appointed representative** under **your policy** and their responsibilities to report to **us** at various stages of the claim.

Territorial limits – Jersey, Guernsey, Isle of Man and any country which the Commission of the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC on Insurance of Civil Liabilities arising from using motor vehicles.

What is covered

This cover can be used to claim **your** uninsured losses if **you** and **your** car are involved in a road traffic accident with a moving vehicle, as defined by the Road Traffic Act, where someone else is to blame.

We will pay the **costs** to help **you** claim **your** uninsured losses from the person who was to blame for the accident. The most **we** will pay for all claims, including any appeal or counterclaim that arise from the same incident is £100,000 (including VAT).

Cover will be provided as long as:

- a. **we** and **your appointed representative** agree **your** claim has reasonable prospects of success for the duration of the claim.
- b. at the time of the incident, **your car** is being used by a person identified in, and for a purpose allowed by, **your certificate of motor insurance**;
- c. the incident happens within the **territorial limits** and during a period cover was in force; and
- d. any legal proceedings will be carried out within the **territorial limits** by a **court**.

Exceptions which apply to Section H – Motor Legal Protection

See also the general exceptions which apply to the whole **policy**.

We don't cover claims arising from or relating to:

- a) **costs** that relate to the period before **we** accept **your** claim;
- b) fines, penalties, compensation or damages which **you** are ordered to pay by a **court**;
- c) a dispute with **us** about this section of the **policy** other than as shown under 'How to make a complaint' on page 32;
- d) loss or damage that is insured under another section of this **policy** or any other insurance policy;
- e) any appeal where **we** did not provide cover for the original claim; or
- f) incidents which begin before the cover started;
- g) psychological injuries or mental illness unless they result from an insured event that also causes physical bodily injury to **you**;
- h) action against another person who is insured by this **policy**, where that person is to blame for the accident.

Conditions which apply to Section H – Motor Legal Protection

See also the general conditions which apply to the whole policy. General conditions 2, 3 and 4 on page 27 do not apply to Section H – Motor Legal Protection

1 Observing the policy terms

You must comply with all of the terms and conditions of this **policy**, take all reasonable precautions to minimise the cost of claims and to prevent a claim from happening.

If **our** position is prejudiced as a result of **you** not observing any of the terms and conditions of this **policy**, **we** have the right to:

- refuse or withdraw from any claim;
- refuse to pay **costs** **we** have already agreed to meet; and
- claim back from **you** **costs** that **we** have paid.

2 Reporting your claim

- a) **You** must report full and factual details of **your** claim to **us** within a reasonable time of it happening.
- b) **You** must send **us** any information that **we** ask for that is reasonable and relevant to **your** claim (**you** must pay any charges involved in providing this information).

3 Choosing an appointed representative

- a) **You** have the right to choose an **appointed representative** to safeguard **your** interests from the time **you** have the right to make a claim under this **policy**. This includes the right to choose the **solicitor** to serve **your** interest in any inquiry or proceedings or if a conflict of interests arises.
- b) If **you** choose an **appointed representative** who is not a **preferred law firm** they must agree to act for **you** in line with **our terms of appointment (you** can ask **us** for a copy). Cover for their **costs** will only commence from the date they agree to **our terms of appointment**.
- c) The **appointed representative** will enter into a separate contract of appointment directly with **you**. **You** will be responsible for costs incurred by the **appointed representative** which are not authorised by **us**.

4 Co-operating with the appointed representative and us

- a) If **we** ask, **you** must tell the **appointed representative** to give **us** any documents, information or advice that they have or know about.
- b) **You** must fully co-operate with the **appointed representative** and **us**, and not take any action that has not been agreed by **your appointed representative** or by **us**.
- c) **You** must keep **us** and the **appointed representative** continually and promptly informed of all developments relating to the claim and provide **us** and the **appointed representative** immediately with all information, evidence and documents that **you** have or know about.

- d) **You** must get **our** permission before instructing a barrister or an expert witness.
- e) **We** can contact the **appointed representative** at any time, and he or she must co-operate fully with **us** at all times.

5 Barrister's opinion

If there are conflicting opinions over **reasonable prospects of success you** will be required to obtain an opinion from a barrister; the choice of the barrister needs to be agreed between **you** and **us**. **You** will be responsible for paying for the opinion unless it shows that **your** claim has **reasonable prospects of success**.

6 Settling or ending your claim

- a) **You** must tell **us** if anyone makes a payment into **court** or offers to settle **your** claim.
- b) **You** must not stop, settle, negotiate or withdraw from a claim or withdraw instructions from the **appointed representative** without **our** approval. **We** will not withhold our approval without good reason.
- c) If an **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, cover for **your** claim will end immediately unless **we** agree to appoint another **appointed representative**.
- d) **We** can decide to settle **your** claim by paying **you** the compensation **you** are likely to be awarded by a **court** instead of starting or continuing **your** claim or legal proceedings. If **your** claim is not for damages, **we** may decide to settle **your** claim by paying **you** the equivalent financial value of **your** claim.

- e) **We** can refuse to pay further **costs** if **you** do not accept a payment into **court**, or an offer to settle a claim, which **we** or **your appointed representative** considers should be accepted.
- f) **We** can refuse to pay further **costs** if **we** or the **appointed representative** consider that those **costs** would be disproportionate to the value of the claim.
- g) **You** must tell **us** if **your** claim no longer has **reasonable prospects of success**.
- h) **We** can refuse to pay further **costs** if **your** claim no longer has **reasonable prospects of success**.

7 Assessing and recovering costs

- a) **We** have the right to have **costs** certified by the appropriate professional body, audited by costs draftsmen **we** choose or assessed by a **court**.
- b) **You** must tell **your appointed representative** to claim back all **costs** that **you** are entitled to. If **costs we** have paid are recovered, **you** must refund them to **us**.
- c) **We** and **you** will share any **costs** that are recovered where:
 - i) **We** refused to pay further **costs** and **you** paid more **costs** to end **your** claim.
 - ii) **You** chose to pay the difference between the **costs we** offered to the **appointed representative** under **our terms of appointment** and the **costs** charged by the **appointed representative**.

We and **you** will each receive the same percentage of the recovered **costs** as originally paid.

8 Cancellation

You can cancel this section of **your policy** at any time by telling **us** either over the phone or in writing.

- If **you** cancel this section before cover is due to start, **we** will return any premium **you** have paid in full.
- If **you** cancel this section after it has started **we** will return any premium paid less a charge for the number of days for which cover has been given.

We will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover.

Section Ji Courtesy Car following a claim

This section only applies if it is shown on **your schedule**.

If you make a claim under section B or section C of **your policy** and **your car** is repaired by an **approved repairer**, they will give **you** a **courtesy car** whilst **your car** is being repaired. The **courtesy car** is intended to keep **you** mobile whilst the repairs are carried out and will be a small hatchback car with an engine size of up to 1000cc.

Your policy will cover **you** to drive a **courtesy car** which an **approved repairer** has provided to **you** under section B or section C. This cover will apply to everyone named on **your certificate of motor insurance** and is restricted to the limits on use and exclusions shown on the **certificate of motor insurance**. The **courtesy car** supplied to **you** can only be used in the United Kingdom.

The cover provided for a **courtesy car** is subject to the terms described in **your policy** and **schedule**. If the cover provided under the **policy** is third party, fire and theft, the cover provided for the **courtesy car** will be comprehensive and **you** will have to pay for the first £250 of any claim under section B for accidental damage, £75 under section D for windscreen replacement and £10 for windscreen repair.

Please note this section does not apply if **you** have Guaranteed Hire Car or Guaranteed Hire Car Plus included in **your policy**.

Section Jii Guaranteed Hire Car

This section only applies if it is shown on **your motor insurance schedule**.

Definitions that apply to Guaranteed Hire Car

Hire car – a small hatchback car or similar that is supplied to **you** by the **hire car company** on a temporary basis. This car should keep **you** mobile but may not be the same as **your car** in terms of its size, type, value or status.

Hire car company – the company that **we** instruct to give **you** the **hire car**.

Hire period – the period **we** will pay for the **hire car**, up to 14 days in a row, for any one incident.

What is covered

If **your car** is damaged as a result of an accident, fire or theft, or if it is stolen and not recovered, **we** will arrange for the **hire car company** to provide **you** with a **hire car**, as long as the loss takes place in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and **we** are dealing with **your claim** under sections B or C of **your policy**.

You may be charged a refundable deposit, when **you** take delivery of the **hire car**. The deposit will be refunded on return of the **hire car** to the **hire car company**, subject to the **hire car company's** terms and conditions. The **hire car** should keep **you** mobile. It may not be a similar size, type, value or status to **your car**.

The most we will pay

If **we** are unable to provide **you** with a **hire car** because:

- **you** suffer an injury during the accident which prevents **you** from driving; or
- **your car** has been professionally adapted or converted to carry a disabled driver or passenger and a suitable **hire car** is not available; or
- there are no **hire cars** available and no alternative cars are available for hire,

we will reimburse **you** travel costs (up to £15 a day over the 14 days following **your** claim).

What is not covered

We will not provide **you** with a **hire car** if **you** are only claiming for windscreen or glass damage.

We will not pay for **your hire car** for longer than the shortest of the following periods:

- the **hire period**;
- more than three days after payment has been issued to settle **your** claim; or
- if more than one payment is to be made to settle **your** claim, up to three days after the first payment has been made.

Conditions that apply to this section

1. **You** may only use the **hire car** whilst **your car** remains off the road or whilst your car is with an **approved repairer** as a result of an accident, fire or theft covered by this Section Jii.
2. When **you** are driving the **hire car** during the **hire period**, it is insured under **your policy**. This means that any claim for injury, loss or damage that takes place will be made under **your policy**, as long as the driver, or the person last in charge of **your car**, is permitted to drive under **your policy** in accordance with **your**

certificate of motor insurance. Any payments **we** have to make under **your policy** for loss or damage to the **hire car** will be made to the **hire car company**. You will also have to pay any **excess** that applies as if the claim was made for **your car**.

3. **You** may only use the **hire car** in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, unless the **hire car company** gives **you** permission and appropriate insurance cover.
4. All requests for the reimbursement of travel costs will need to be substantiated with documentary evidence; otherwise **we** may not be able to reimburse **you**.
5. The terms and conditions of the **hire car company** apply as well as **ours**. **You** will be given a copy of the **hire car company's** terms and conditions when **you** receive the **hire car**. If there is any difference between **our terms** and conditions and the terms and conditions of the **hire car company**, **our terms** and conditions will apply.
6. If **you** cancel Guaranteed Hire Car within 14 days of cover starting or within 14 days of receiving **your** documents (whichever occurs later), **we** will return any premium paid, unless **you** have been provided with a **hire car** during the same **period of insurance**.
7. If **you** cancel Guaranteed Hire Car at a later date than as set out in 6 above, a pro-rata refund will be given, unless **you** have been provided with a **hire car** during the same **period of insurance**.

Section Jiii Guaranteed Hire Car Plus

This section only applies if it is shown on **your** motor insurance **schedule**.

Definitions that apply to Guaranteed Hire Car Plus

Hire car – a similar physical size car or van to **your car**, if such size is available, that is supplied to **you** by the **hire car company** on a temporary basis. This car should keep **you** mobile but may not be the same as **your car** in terms of its size, type, value or status.

Similar physical size – a **hire car** up to a Class F for vehicles with 5 seats or up to a Mini MPV for vehicles with 7 or more seats, as defined by the **hire car company**.

Hire car company – the company that **we** instruct to give **you** the **hire car**.

Hire period – the period **we** will pay for the **hire car**, up to 21 days in a row, for any one incident.

What is covered

If **your car** is damaged as a result of an accident, fire or theft, or if it is stolen and not recovered, **we** will arrange for the **hire car company** to provide **you** with a **hire car**, as long as the loss takes place in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and **we** are dealing with **your** claim under sections B or C of **your policy**.

You may be charged a refundable deposit, when **you** take delivery of the **hire car**. The deposit will be refunded on return of the **hire car** to the **hire car company**, subject to the **hire car company's** terms and conditions. The **hire car** should keep **you** mobile. Although **we** will always try to provide **you** with a **hire car** that is a similar physical size to **your car**, it is subject to availability. Therefore, **your hire car** may not be the same as **your car** in terms of its size, type, value or status.

The most we will pay

If **we** are unable to provide **you** with a **hire car** because:

- **you** suffer an injury during the accident which prevents **you** from driving; or
- **your car** has been professionally adapted or converted to carry a disabled driver or passenger and a suitable **hire car** is not available; or
- there are no **hire cars** available and no alternative cars are available for hire,

we will reimburse **your** travel costs (up to £50 a day and up to a maximum of £500 over the 21 days following **your** claim).

What is not covered

We will not provide **you** with a **hire car** if **you** are only claiming for windscreen or glass damage.

We will not pay for **your hire car** for longer than the shortest of the following periods:

- the **hire period**;
- more than three days after payment has been issued to settle **your** claim; or
- if more than one payment is to be made to settle **your** claim, up to three days after the first payment has been made.

Conditions that apply to this section

1. **You** may only use the **hire car** whilst **your** car remains off the road or whilst **your car** is with an **approved repairer** as a result of an accident, fire or theft covered by this Section Jiii.
2. When **you** are driving the **hire car** during the **hire period**, it is insured under your policy. This means that any claim for injury, loss or damage that takes place will be made under **your policy**, as long as the driver, or the person last in charge of **your car**, is permitted to drive under **your policy** in accordance with your **certificate of motor insurance**. Any payments **we** have to make under **your policy** for loss or damage to the **hire car** will be made to the **hire car company**. **You** will also have to pay any **excess** that applies as if the claim was made for **your car**.
3. **You** may only use the **hire car** in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, unless the **hire car company** gives **you** permission and appropriate insurance cover.
4. All requests for the reimbursement of travel costs will need to be substantiated with documentary evidence; otherwise **we** may not be able to reimburse **you**.
5. The terms and conditions of the **hire car company** apply as well as **ours**. **You** will be given a copy of the **hire car company's** terms and conditions when **you** receive the **hire car**. If there is any difference between **our terms** and conditions and the terms and conditions of the **hire car company**, **our terms** and conditions will apply.
6. If **you** cancel Guaranteed Hire Car Plus within 14 days of cover starting or within 14 days of receiving **your** documents (whichever occurs later), **we** will return any premium paid, unless **you** have been provided with a **hire car** during the same **period of insurance**.
7. If **you** cancel Guaranteed Hire Car Plus at a later date than as set out in 6 above, a pro-rata refund will be given, unless **you** have been provided with a **hire car** during the same **period of insurance**.

General exceptions which apply to sections A to J

You are not covered for any of the following.

1 Who uses your car

We will not cover any injury, loss, damage or liability which takes place while **your car** is being:

- driven by any person not described as entitled to drive by the **certificate of motor insurance** or **schedule**;
- used for any purpose not allowed by the **certificate of motor insurance** or **schedule**;
- driven by someone who does not have a valid driving licence or is disqualified from holding or obtaining such a licence or is breaking the conditions of their driving licence.

This exception does not apply if **your car** is:

- with a member of the motor trade for maintenance or repair;
- stolen or taken away without **your** permission; or
- being parked by an employee of a hotel, restaurant or car-parking service.

2 Contracts

We will not cover any legal liability that arises as a result of **you** entering into any agreement or contract, unless **you** would have been liable even without such an agreement or contract.

3 Radioactivity

We will not cover any loss or damage to property or any direct or indirect loss, expense or liability caused or contributed to by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste; or

- the radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts.

4 War

We will not cover any injury, loss, damage or liability caused by war, invasion, revolution or a similar event except as is strictly required under the **Road Traffic Act**.

5 Riot

We will not cover any loss or damage caused by riot or civil commotion outside Great Britain, the Isle of Man or the Channel Islands. This exception does not apply to section A of this **policy**.

6 Use on airfields

We will not cover any injury, loss, damage or liability caused by using **your car** in any area where aircraft are normally found to be landing, taking off, moving or parked.

7 Pollution

We will not cover any injury, loss, damage or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unexpected and accidental incident which happens during the period of insurance.

8 Recovery of seized cars

We will not cover securing the release of a motor car, other than **your car**, which has been seized by, or on behalf of, any government or public authority.

9 Use on Nürburgring Nordschleife

We will not cover any injury, loss, damage or liability whilst **your car** is being used or driven on the Nürburgring Nordschleife.

General conditions which apply to sections A to J

1 Providing accurate information

We will only provide the cover set out in this **policy** if **you** keep to all the **terms** and conditions of the **policy**.

It is important to ensure that all information given to **us**, including relating to all drivers under the **policy**, is correct to the best of **your** knowledge. Failure to provide correct information or inform **us** of any changes could adversely affect **your policy**, including invalidating **your policy** or claims being rejected or not fully paid. The **policy** will include Guaranteed Hire Car/Guaranteed Hire Car Plus and/or Motor Legal Protection if **you** have purchased this.

2 Notification of accidents and losses

You must tell **us** as soon as reasonably possible about any incident which may lead to a claim under this **policy**. If **you** receive any notice of prosecution, inquest or fatal accident inquiry or **you** are sent a writ, summons, claim or letter, **you** must send it to **us**, unanswered, as soon as possible.

This condition does not apply to section H.

3 Claims procedure – Our rights and your obligations

- a **You** must not admit liability for or negotiate to settle any claim without **our** written permission.
- b **We** are entitled to:
 - take over and carry out the negotiation, defence or settlement of any claim in **your** name, or in the name of any other person covered by this **policy**;
 - take proceedings in **your** name, or in the name of any other person covered by, and in connection with, this **policy** for **your**, or **our** own benefit.

- c **You** must give **us** any information and help **we** need.

This condition does not apply to section H.

4 Administration Fee

If **you** make any temporary or permanent changes to **your policy** during the year **you** may have to pay an administration fee as well as any additional premium.

An administration fee may apply even though an amendment results in a return of premium to **you**. Please refer to **your schedule** for details of the administration fee.

This condition does not apply to section H.

5a Cancellation by us

We have the right to cancel **your policy** at any time by giving **you** at least 7 days' notice in writing where there is a valid reason for doing so.

We will send **our** cancellation letter to the latest address **we** have for **you**.

Valid reasons may include but are not limited to:

- where **you** are required in accordance with the terms of this **policy**, to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that substantially affects **our** ability to process **your** claim, or deal with **your policy**;
- where there are changes to **your** circumstances which mean **you** no longer meet **our** criteria for providing motor insurance;
- where **you** have used threatening or abusive behaviour or language or **you** have intimidated or bullied **our** staff or suppliers.
- where **we** reasonably suspect fraud

If **we** cancel **your policy** **we** will return the premium paid less the amount for the period the **policy** has been in force.

If **you** have made a claim or if one has been made against **you** and **we** cancel **your policy**, **we** will return the premium paid, less a charge for the number of days for which cover has been given.

If **you** are a resident of Northern Ireland, Isle of Man or the Channel Islands **you** must return the **certificate of motor insurance** to **us**.

If **we** cancel due to the non-payment of premium please see condition 11 'If you miss a payment'.

5b Cancellation by you

You can cancel this **policy** at any time by telling **us** either over the phone or in writing. Cancelling the direct debit instruction does not mean **you** have cancelled the **policy**.

- If **you** cancel before **your policy** is due to start, **we** will return any premium **you** have paid in full.
- If **you** cancel within 14 days of the **policy** starting or within 14 days of receiving **your** documents (whichever occurs later) **we** will return any premium paid less a charge for the number of days for which cover has been given.
- If **you** cancel after those 14 days have passed, **we** will return any premium paid less:
 - a charge for the number of days for which cover has been given; and
 - an administration fee as shown in **your schedule**.

We will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover (regardless of whether **you** pay annually or by monthly instalments under a credit agreement).

If you pay by instalments under a credit agreement **you** must pay to **us**

- (1) all instalment payments that have already fallen due under the credit agreement and remain unpaid, and
- (2) the total remaining balance under the credit agreement.

If **we** agree to pay **your** claim and **you** have not paid the amounts due to **us** under (1) and (2) above, **we** may reduce the amount that **we** pay in settlement of **your** claim by the amount that **you** owe **us**. Alternatively, **we** may write to **you** asking **you** for the full payment.

If **you** are a resident of Northern Ireland, Isle of Man or the Channel Islands **you** must return the **certificate of motor insurance** to **us**.

5c Cancellation on renewal

- If **you** cancel before the new period of insurance (renewal) is due to start, **we** will return any premium paid in full.
- If the new period of insurance (renewal) has started and **you** cancel within 14 days of it starting or within 14 days of receiving **your** documents (whichever occurs later), **we** will return any premium paid less a charge for the number of days for which cover has been given.
- If **you** cancel after those 14 days have passed, **we** will return any premium less a charge for the number of days for which cover has been given and an administration fee as shown in **your schedule**.

We will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover. If **you** have made a claim, or one has been made against **you**, the balance of the year's premium will become payable. If **you** are a resident of Northern Ireland, Isle of Man or the Channel Islands **you** must return the **certificate of motor insurance to us**.

5d Suspensions

You can suspend this **policy** at any time by telling **us** either over the phone or in writing. Please return the **certificate of motor insurance**.

- If **you** suspend cover **we** will retain any premium paid. If **you** are paying by instalments, **you** must continue paying instalments during the period of suspension.
- If cover is suspended for 28 days or more in a row or if the **policy** expiry date passes during the period of suspension, **you** will receive a pro rata refund for the suspension period. If cover is suspended for 27 days or less in a row and reinstated before the **policy** expiry date **we** will not refund any premium.

We will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover. If **you** have made a claim, or one has been made against **you**, the balance of the year's premium will become payable.

6 Taking care of your car

You and any person who is covered by this **policy** must:

- make sure **your car** is roadworthy;
- take all reasonable steps to protect **your car** and its contents from loss or damage;
- make sure any security device fitted to **your car** by the manufacturer is operational when **your car** is left unattended.
- make sure **you** keep property left in an open or **convertible** car in a locked boot or locked glove compartment; and
- allow **us** to examine **your car** at any reasonable time if **we** ask **you**.

7 Car sharing

Your policy covers **you** for carrying passengers for social or similar purposes in return for payment. But it does not cover **you** if:

- **your car** is made or adapted to carry more than eight passengers (excluding the driver);
- **you** are carrying the passengers as customers of a passenger-carrying business; or
- **you** are making a profit from the passengers' payments.

If **you** are not sure whether a car-sharing arrangement is covered by the **terms** of this **policy**, please contact **us**.

8 Modifications to your car

You must tell **us** what **modifications you** intend to make and obtain **our** agreement prior to making them. **Modifications** are changes to **your car's** standard specification, including optional extras.

These include, but are not restricted to, changes to the appearance and/or the performance of **your car** (including wheels, suspension, bodywork and engine).

Failure to provide correct information or inform **us** of any changes could adversely affect **your policy**, including invalidating **your policy** or claims being rejected or not fully paid.

9 Fraud

You must be honest in **your** dealings with **us** at all times.

We will not pay a claim that is in any way fraudulent, false or exaggerated.

If **you**, any person insured under this **policy** or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- **your policy** may be cancelled;
- **we** may reject **your** claim and any subsequent claims;
- **we** may keep any premium **you** have paid.

What happens if we discover fraud

We have the right to cancel any other products **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud.

We may also involve the relevant authorities who are empowered to bring criminal proceedings. If a fraudulent, false or exaggerated claim has been made under any other **policy you** hold with **us**, **we** may cancel this **policy**.

10 Other insurance

If **you** have other insurance which covers the same loss, damage or liability, **we** will not pay more than **our** share of **your** claim. This does not apply to personal accident benefit (see section E).

11 If you miss a payment

If **we** have been unable to collect the instalment payment(s) due under **your** credit agreement on the date(s) due, **we** will write to **you** in order to give **you** the opportunity to make the payment(s).

If any instalment amount remain(s) unpaid by the date **we** set out in **our** letter, **we** will give **you** 14 days' notice that **we** will cancel **your policy**, and inform **you** in writing when this cancellation has taken place.

If **you** have made a claim, or one has been made against **you** before the date that **we** cancel the **policy you** must pay to **us**

(1) all instalment payments that have already fallen due under the credit agreement and remain unpaid, and
(2) the total remaining balance under the credit agreement.

If **we** agree to pay **your** claim and **you** have not paid the amounts due to **us** under (1) and (2) above, **we** may reduce the amount that **we** pay in settlement of **your** claim by the amount that **you** owe **us**.

Alternatively, if **you** are in arrears at the time of the claim, **we** may refuse **your** claim.

12. If you owe us an additional premium

We may refuse **your** claim. If **we** agree to allow **your** claim, **we** may deduct any additional premium from any claim payment **we** make to **you** or **we** may proportionately reduce any payment **we** make to **you**.

13 People involved in this contract

This contract is between **you** and **us**. Nobody else has any rights they can enforce under this contract except those they have under the **Road Traffic Act**.

14 Automatic renewal

When **your policy** is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **we** or **you** have advised otherwise.

We will write to **you** at least 21 days before **your policy** ends and before taking any payment to confirm **your** renewal premium and **policy terms**. If **you** do not want to renew **your policy** **you** must call **us** before **your** renewal date to let **us** know.

It is not possible to offer automatic renewal in all circumstances, for example **we** may need to discuss **your** renewal invite with **you** or **your** payment method may change.

Your renewal invite will advise if **your policy** will be automatically renewed or if **you** need to call **us**. If **we** are unable to offer renewal **terms** **we** will write to **you** at **your** last known address to let **you** know.

15 Vehicle registration

To be covered by this **policy** **your car** must be registered in, or be in the process of being registered in, the UK, the Channel Islands or the Isle of Man.

Important information about your policy

How to make a claim

To notify **us** of a claim please telephone
0345 246 8539.

How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number
0800 051 6990 or **01903 636978**

If you'd prefer to write to us you can send the letter to
Customer Relations Manager
Churchill Court
Westmoreland Road
Bromley
BR1 1DP

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint.

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service (FOS).
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	This is a detailed response, which will outline: <ul style="list-style-type: none"> • our investigation • the decision • next steps, if applicable It will also provide information about the Financial Ombudsman Service.

Independent Review

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the FOS will not affect your legal rights.

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone:

UK: **0300 123 9123** or **0800 023 4567**

Abroad: **+44 20 7964 0500**

Writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information:

www.financial-ombudsman.org.uk

If you are a business and for any reason your complaint falls outside of the jurisdiction of the FOS then **we** will still respond to your complaint but if **we** cannot sort out the differences between **us** you will not be able to refer the matter to FOS. However, this will not affect your legal rights.

If your complaint relates to Section H – Motor Legal Protection, you can refer your complaint to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a solicitor or barrister or other suitably qualified person that you and we agree on. If you and we cannot agree then we will ask the Chartered Institute of Arbitrators to decide. The arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

European Online Dispute Resolution Platform

If you, an individual, purchased your policy online mainly for your own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes. You can enter any complaint, other than for trade, about your policy onto the ODR. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. Their contact details are above, if you prefer to contact them directly. For more information about ODR please visit **<http://ec.europa.eu/odr>**

Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

The Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. U K Insurance Limited is a member of this scheme.

Motor Insurance Database

Information relating to your policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). The MID and the data stored on it may be used by certain statutory and/or authorised bodies including the police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- Electronic Licensing (Tax Discs);
- Continuous Insurance Enforcement;
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders); and
- The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. It is our responsibility to update your policy to the MID. We fully comply with the agreements in place with the MIB to update your details within seven days; however it is important that you check your policy documents ensuring that the registration number is recorded correctly. If it is incorrectly shown on the MID you are at risk of having your car seized by the police. You can check that your correct registration number is shown on the MID at www.askMID.com. If the registration number is not shown correctly on your policy documents, or you cannot find your car on the MID, please contact us immediately.

Useful contacts

Online quotes

privilege.com

Claims Helpline

0345 246 8539

If you would like a Braille, large print or audio version of your documents, please let us know.

Privilege[®]

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