



MOTOR INSURANCE POLICY SUMMARY



This is a Policy Summary only and does not contain full details of the limits, terms, conditions or exclusions of the insurance cover. For full details of the insurance cover, please read the schedule, certificate of motor insurance and policy document together. A copy of the policy document is available on request.

Insurer

This insurance policy is underwritten by Liverpool Victoria Insurance Company Limited.

Type of Cover

Private Car Comprehensive Motor Insurance. Some of these covers are optional and will only apply if you have selected them and they are shown as operative on the Policy Schedule.

SIGNIFICANT FEATURES AND BENEFITS

LOSS OF OR DAMAGE TO YOUR CAR

Loss of or damage to your car, its accessories and spare parts as a result of certain events. The main events are accidents, fire and theft.

You will be required to pay the first part of any claim for loss of or damage to your car (Excess). The amount you will be required to pay will be shown on your schedule.

LIABILITY TO OTHER PEOPLE & THEIR PROPERTY

Your legal responsibility for death or injury to other persons and for damage to other persons' property arising out of an incident involving your car.

Cover for injury or death is unlimited in amount.
Cover for property damage is subject to a maximum amount of £20,000,000 which includes a maximum of £5,000,000 for costs and expenses.

NEW CAR REPLACEMENT

We will provide you with a new car if your car is less than 12 months old and is stolen and not recovered or is damaged and repairs will cost more than 60% of the manufacturer's list price.

Your car must be less than 12 months old at the time of the loss or damage. Your car must have been registered as new in your name. A replacement car of the same make and model must be immediately available. If no replacement car is available we will pay you the market value of your car at the time of the loss or damage.

IN-CAR ENTERTAINMENT, TELEPHONE & SATELLITE NAVIGATION EQUIPMENT

Cover for loss of or damage to equipment permanently fitted to your car.

Cover is unlimited for permanently fitted equipment that is part of the manufacturer's original specification. Cover is limited to a maximum of £250 for equipment that is not part of the manufacturer's original specification.

GLASS REPAIR & REPLACEMENT

Cover for repair or replacement of damaged glass in your windscreen, windows or sunroof.

An excess applies if the glass is replaced (No excess applies if the glass is repaired). The amount will be shown on your schedule. If you do not use our approved windscreen company, the maximum amount we will pay will be £100 after the deduction of any excess.

TEMPORARY REPLACEMENT CAR

We will only provide you with a temporary replacement car if your car is damaged and is being repaired under our Selected Repairer Service.

The repair must be carried out under our Selected Repairer Service. Temporary replacement cars are usually small hatchbacks under 1200cc.

PERSONAL ACCIDENT BENEFITS

Accidental injury benefits if you, your spouse or civil partner are injured as a result of a road accident whilst travelling in any car.

Applies only to death, permanent loss of limbs or complete and irrecoverable loss of eyesight in one or both eyes. The maximum amount we will pay in any one year will be £10,000 per person.

MEDICAL EXPENSES

Expenses if you or your passengers are injured in a road accident whilst travelling in your car.

Maximum amount payable is £250 per person.

PHYSICAL ASSAULT BENEFITS

Additional injury benefits if you, your spouse or civil partner are injured as a result of a road rage incident following a road accident or as a result of an aggravated theft or attempted aggravated theft.

Amount payable per person per incident is £500.
We will not pay if the incident is caused by a relative or a person known to you or the person claiming, is not reported to the police as soon as possible or happens outside the United Kingdom, the Isle of Man, the Channel Islands or the Republic of Ireland.

PERSONAL BELONGINGS

Cover for loss of or damage to certain personal belongings whilst they are in your car.

Theft or attempted theft of belongings is excluded if your car has been left unlocked, left with the keys in or on it or with a window or roof open. Theft of belongings is excluded unless they are kept out of sight in a locked boot or other storage compartment. A list of excluded items is shown in your policy. Maximum amount payable is £200.

REPLACEMENT OF LOCKS AND KEYS

If your policy covers the loss or damage we will pay for all the locks to be replaced if one or more is damaged. We will also pay for new locks and keys if your car keys are lost or stolen.

We will not pay for replacement locks and keys if the lost or stolen keys were left in or on your car while it was unattended.



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SIGNIFICANT FEATURES AND BENEFITS contd.

FOREIGN USE

Your policy provides the minimum cover required by law for travel within countries that are members of the European Union, or other countries that follow EU directives. Full policy cover may be extended on request for these countries - the first 30 days are free of charge. Cover for other countries may be provided on request - subject to an additional premium.

Loss of or damage to your car is excluded unless your policy has been extended to provide full cover.

Prior application for full policy cover must be made before the journey commences.

Maximum 180 days full cover outside of the UK in any one annual period of cover.

DRIVING OTHER VEHICLES

Your certificate of motor insurance will indicate whether your policy provides any cover when you are driving any private motor car other than the one identified by its registration mark on your certificate of motor insurance.

This cover will not apply if you are the owner of the car or it is hired to you under a hire purchase agreement. The cover will only apply if the car is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and you must have the owner's permission to drive the car. Damage to the car is not covered by your policy.

PROTECTED NO CLAIM DISCOUNT

(Subject to an additional premium)
Available on qualifying risks.

Your No Claim Discount will be protected provided that no more than two claims arise in any five consecutive years of insurance.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

DECEPTION

Your policy does not cover loss of or damage to your car as a result of deception, fraud or trickery. (Policy Sections 1 and 2)

CONFISCATION & DESTRUCTION

Your policy does not cover loss of or damage to your car as a result of it being confiscated or destroyed by or on behalf of any government, public or local authority. (Policy Sections 1 and 2)

UNOCCUPIED VEHICLE

Your policy does not cover loss of or damage to your car as a result of theft or attempted theft if your car has been left unlocked, left with the keys in or on it or left with a window or roof open. (Policy Sections 1 and 2)

TRAILERS & CARAVANS

Your policy does not cover loss or damage to any trailer or caravan. (Policy Sections 1 and 2)

Period of cover

The policy lasts for 12 months and must be renewed for cover to continue.

Cancellation

When you receive your Policy, you have 14 days in which to consider the cover provided. If the cover does not meet your requirements, you have the right to cancel the Policy and receive a refund, provided no claims have been made. The refund will be subject to a charge for any cover that has been in force plus up to £25 administration charges. You must return all your documents including the certificate of insurance to the broker or organisation that arranged the Policy for you. Refunds will be made within 30 days of receipt of your request to cancel and the policy documentation and certificate of insurance.

If you wish to terminate the contract after this 14 day period, please contact the broker, intermediary or agent who arranged the Policy for you.

How to make a claim

If you wish to report an accident or theft or wish to make a claim, please telephone **0845 640 5105**.

For glass repair or replacement, please telephone **0845 640 5105**.

How to complain

If you have any complaint about any aspect of the service you receive please contact the Broker or organisation that arranged the Policy for you. Alternatively, you can email us at customercare@abcinsurance.co.uk, contact us on 0845 640 5104 or write to us at ABC Insurance, 69 Park Lane, Croydon, CR9 1BG.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter. The address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0800 023 4567 or e-mail complaint.info@financial-ombudsman.org.uk.

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme. The level of compensation differs depending on the type of cover:

- **Compulsory insurance (e.g. third party motor)** = 100% of the claim
- **Non-compulsory insurance (e.g. home insurance)** = 90% of the claim

Further information can be obtained from: Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Telephone: 0207 741 4100 or e-mail enquiries@fscs.org.uk.