

PRIVATE CAR INSURANCE POLICY SUMMARY

This summary does not describe all the terms and conditions of your policy, so please take time to read the Car Insurance Policy Booklet to make sure you understand the cover it provides. When reviewing your Policy it should be read in conjunction with your Policy Schedule and Certificate of Motor Insurance.

Insurer: Advantage Insurance Company Limited (regulated by the Financial Services Commission of Gibraltar)

Period of Cover: **Annual Policy:** Refer to your Certificate of Motor Insurance or Policy Schedule for the effective dates.

Policy Features & Benefits	Policy Cover		
	Comprehensive	Third Party Fire & Theft	Third Party Only
The features and benefits that apply to your policy are shown below - please refer to the column that matches the level of cover you selected (details of which can be found on your Statement of Insurance and Policy Schedule which shows all the information you have provided)			
Section 1 - Damage to your Car (except that caused by Fire & Theft) up to its market value	Covered	Not Covered	Not Covered
Section 2 - Damage or Loss by Fire or Theft up to its market value	Covered	Covered	Not Covered
Section 3 - Legal liability for damage to other peoples property up to £20m (or £25m in total, including all costs). Cover for Driving other Cars only where your Certificate of Motor Insurance allows , is limited to Third Party Only when you are driving cars not owned by, hired or leased to you.	Covered	Covered	Covered
Section 4 - Personal Accident , for you, spouse or civil partner, if either of you are accidentally killed or injured while getting into or travelling in your car, or any other car you do not own. £5000 for Death or Loss of sight or Limb (above the ankle or wrist). Benefit not applicable for claimants over the age of 75.	Covered	Not Covered	Not Covered
Section 5 - Using your Car Abroad (Foreign Use). Provides the same level of cover applicable to this policy for up to 90 consecutive days. Cover only applies to those countries within the territorial limits as specified within the Policy booklet and Schedule.	Covered	Covered	Covered
Section 6 - Medical Expenses Up to £500 for each injured person	Covered	Not Covered	Not Covered
Section 7 - Personal Belongings Up to £300 for personal belonging in your car, that are lost or damaged by Accident or Fire or Theft.	Covered	Not Covered	Not Covered
Section 8 - The insurer will pay for damage to the insured car's windscreen and windows less any excess as shown on your Schedule.	Covered	Not Covered	Not Covered
Section 10 - If you have a child's car seat or booster seat fitted in your car and your car is involved in an accident, fire, theft or attempted theft, provided you are making a claim under Sections 1 or 2 of this policy, we will pay for the cost of a replacement of a similar model and standard even if there is no apparent damage, subject to the provision of the purchase receipt for the original item. Unless stolen, the child's car seat or booster seat should be made available for inspection.	Covered	Covered	Not Covered
Section 11 - If you are unable to continue your journey as a result of loss of or damage to the insured car under Sections 1 & 2 of this policy, the insurer will pay you up to £50 per person (£250 maximum for all occupants of the car) in respect of one of the following: <ul style="list-style-type: none"> ▪ Travelling expenses for occupants of the insured car towards reaching your destination; or ▪ One night's hotel accommodation on the day of the accident or loss for the occupants of the insured car where the loss of use necessitates an unplanned overnight stop. 	Covered	Not Covered	Not Covered

Significant Policy Exclusions and Limitations

For full details please refer to your Policy Booklet (including the General Exceptions), Certificate & Schedule.

Sections 1 & 2 and General Exceptions.

- Excludes Injury, Loss or Damage when your car is driven by someone who is not a permitted driver.
- Cover is excluded in respect of loss of the use of your car, wear and tear, loss of value, loss by deception or repossession by the rightful owner.
- Excludes any loss or damage caused by a member of your immediate family, or a person living in your home taking your car without permission unless you report the person to the police for taking your car without your permission and assist the police in a prosecution.
- Loss of or damage to your car while;
 - (a) the ignition keys have been left in or on your car or;
 - (b) your car has been left unattended with the engine running.
- Cover may not be provided for malicious damage, theft or attempted theft if you have stated that your car will be garaged and the incident occurs when your vehicle is not garaged but is within the vicinity of your declared garaging address.
- The first £295 of a claim when you car is being driven by or in the charge of any person who is under 21, or the first £195 of a claim when you car is being driven by or in the charge of any person who is aged 21 to 24, or anyone who has not held a full UK driving license for at least one year. These amounts are in addition to the excesses shown on your Schedule.
- Cover is not provided if you or any person entitled to drive on your policy is convicted of an offence involving drink or drugs, or was driving when under the influence of drink or drugs, when the accident happened.
- Loss or damage to your car caused by an inappropriate type or grade of fuel being used

Cancelling this Policy:

Withdrawal Period: You have 14 days from the date you received your policy documentation or the start date of the policy to cancel this policy and receive a pro rata refund of premium. A full refund of premium will be issued where cover has not commenced. No refund of premium will be given if you have made a total loss claim against your policy. To cancel this policy please contact Customer Services on 0844 800 4526.

Cancellation after the Withdrawal Period: If you wish to cancel this policy after the 14 day withdrawal period, please contact our Customer Service Department on 0844 800 4526 who will calculate the appropriate return premium due to you. No refund of premium will be given if you have made a claim against this policy. For full details of the cancellation process please refer to the Policy Booklet.

Reporting Claims: To report a new claim for accident, fire or theft please call 0844 5611417. This is a 24 hour service.

Caring for our Customers

It is always our intention to provide you with a high level of customer service. However, if you are dissatisfied with the service provided by Hastings, the best way to contact us is via e-mail at the address below, you may also contact us by phone or letter:

- customerrelations@hastingsdirect.com
- Tel: 0844 800 3844 (Customer Service Helpline)
- Customer Relations Department, Hastings Direct, Conquest House, Collington Avenue, Bexhill-On-Sea, East Sussex, TN39 3LW

If your insurance is at Lloyd's, then in the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Policyholder and Market Assistance team at Lloyd's.

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

Tel No: 020 7327 5693

Fax No: 020 7327 5225

E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

After this action if you are still not satisfied with the way a complaint has been dealt with 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, E149SR.

Tel: 0800 023 4567 or 0300 123 9 123 (from mobile or non BT lines) E-mail: complaint.info@financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

FINANCIAL SERVICE COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you.

This depends on the type of insurance, size of the business and the circumstance of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

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