

keyfacts



PRIVATE CAR INSURANCE POLICY SUMMARY

The Policy Summary gives brief details of the benefits and cover that are available as part of your Private Car Insurance contract. The full terms, conditions and exceptions of your Policy can be found in your Policy Document. 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) & authorised Co-Insurers.**

Period of Cover : **Annual Policy.**

Policy Features & Benefits 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 fact and policy schedule)	Policy Cover		
	Comprehensive	Third Party Fire & Theft	Third Party Only
Policy Booklet - Section - 1 - Damage to your Car (except that caused by Fire or Theft) We will cover loss of or damage to your car, up to its market value (and its accessories while in or on your vehicle or in your private garage). Repair or replacement cover is also included for loss or damage to navigational equipment, car phones, radios, CD/DVD players, or any other audio equipment, permanently fitted to your car, up to £750.	Cover is included	Cover is excluded	Cover is excluded
Section - 2 - Damage or Loss by Fire or Theft We will cover loss of or damage to your car up to its market value (and its accessories while in or on your vehicle or in your private garage) by Theft, Attempted Theft, Fire or Lightning. Repair or replacement cover is also included for loss or damage to navigational equipment, car phones, radios, CD/DVD players, or any other audio equipment, permanently fitted to your car, up to £750.	Cover is included	Cover is included	Cover is excluded
Section - 3 - Liability to Third Parties We will cover your legal liability for the death of or injury to any person, caused by you using or being in charge of your car. We will also cover your legal liability in respect of damage to property up to £20 million (or £25m in total, including all costs). This cover extends to any person using or driving your car with your permission. In respect of other drivers the cover will apply as long as the Certificate shows that they are entitled to drive your car.	Cover is included	Cover is included	Cover is included
Section - 4 - Personal Accident We will cover you or your spouse, 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. The amount payable is £5,000 for death or total and permanent loss of sight in an eye, or total physical loss of a limb at or above the wrist or ankle. This benefit applies as long as at the time of death or injury you or your spouse are not aged over 75.	Cover is included	Cover is excluded	Cover is excluded
Section - 5 - Territorial Limits and Using your Car Abroad (Foreign Use) The policy covers events occurring in the Territorial Limits, which are Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. The same cover that applies within the Territorial Limits is automatically extended for up to 90 consecutive days whilst your car is in any other country which is a member of the European Union, Croatia, Iceland, Liechtenstein, Norway and Switzerland. After this period, only the Minimum cover required by Law in these countries applies. If you wish to extend your policy cover for periods of more than 90 days, you must contact your insurance advisor beforehand.	Cover is included for trips up to 90 days. Minimum Cover applies thereafter. For trips exceeding 90 days, contact us before you go, to extend the Cover	Cover is included for trips up to 90 days. Minimum Cover applies thereafter. For trips exceeding 90 days, contact us before you go, to extend the Cover	Minimum Cover Automatically included
Section - 6 - Medical Expenses If you or anyone in your car is injured in an accident involving your car, we will pay medical expenses of up to £500 for each injured person.	Cover is included	Cover is excluded	Cover is excluded
Section - 7 - Personal Belongings We will cover personal belongings which are in your car and are lost or damaged by Accident, Fire or Theft. The most we will pay is £150 for any one claim. Money, stamps, jewellery, tickets, documents, securities and business property are excluded.	Cover is included	Cover is excluded	Cover is excluded
Section - 8 - Glass Damage We will cover broken glass in the windscreens or windows of your car and any scratching to your car's bodywork as a result of the broken glass. If the glass can be repaired a £25 excess is payable. If the glass is replaced, you will have to pay the first amount of any claim shown in your policy schedule as windscreen excess. If you do not use our approved glass company via our glass line number shown on your schedule or Certificate of Motor Insurance, when a claim is made under this section the maximum amount we will pay will be £95 after deducting the excess.	Cover is included	Cover is excluded	Cover is excluded
Section - 9 - No-claim Bonus If you do not make a claim during the current period of insurance, when you renew this policy we will include a discount in your premium.	This Section applies	This Section applies	This Section applies
Section 10 - Child Seat Cover If you have a child's car seat or booster fitted in your car provided you are making a claim under Sections 1 or 2 of this policy, your insurer 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.	This Section applies	This Section applies	Cover is excluded

Significant Policy Exclusions and Limitations

For full details please refer to your Policy Booklet.

- Excluding any Injury, Loss or Damage when your car is driven by someone who is not a permitted driver.
- You must pay the first £295 of a claim when your car is being driven by or in the charge of a person who is under 21
- You must pay the first £195 of a claim when your 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 licence for at least one year.
- In addition to the amounts shown in 2 and 3 above, in the event of a claim, you must pay the excesses shown in your Policy schedule.
- 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.
- If your car is left unattended with the keys in it, or on it, there is no cover if it is lost or damaged by Fire or Theft.
- 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

Relevant section in the Policy Booklet

- Sections 1 and 2 and General Exceptions.
Section 1.
- Section 1.
- Sections 1 and 2 and your Policy Schedule.
- Sections 1 and 2 and your Policy Schedule.
- Section 2.
- Section 1.
- Section 1.

<p>Policy Cancellation Rights</p> <p>We hope you are happy with the cover that this policy provides. However you have a right to cancel within 14 days of taking it out/renewing it (or within 14 days of receiving the policy, if later) and receive a refund of premium paid, unless you have made a total loss claim. The refund will be subject to a proportionate charge for the period of cover you have received.</p> <p>If you notify us of cancellation prior to commencement of cover, the refund will represent the full amount of premium that you have paid. If the policy is cancelled after the 14 day period, any refund will be calculated in accordance with the information shown on the reverse of your Certificate of Motor Insurance. For full details, please refer to your Policy Booklet. In addition to the above, please refer to your Terms of Business Agreement for details of broker administration fees.</p>	<p>Reporting Claims</p> <p>If you wish to report a claim (apart from windscreen) please call 0844 8000 722. If you wish to report a windscreen claim please call 0844 8000 724.</p> <p>This is a 24 hour service.</p> <p>Hastings Insurance Services Limited is the UK administrator for your insurer, Advantage Insurance Company Limited, and any claims that you report will be handled from their offices at Conquest House, Collington Avenue, Bexhill-on-Sea, East Sussex, TN39 3LW.</p>
<p>Caring for our Customers</p> <p>Advantage Insurance is committed to providing you with a high level of customer service at all times. However, if the service ever falls below the standard you expect, please use the following procedure:</p> <p>First, contact your insurance advisor who arranged the policy for you.</p> <p>If your advisor is unable to resolve your complaint, you may contact our Administrator either by phone, letter or e-mail; Tel 0844 800 3844 (Customer Service Helpline) Customer Relations Dept, Hastings Direct, Conquest House, Collington Avenue, Bexhill-on-Sea, East Sussex. TN39 3LW. customerservices@hastingsdirect.com</p> <p>If you are not satisfied with their response or alternatively, if your complaint is against us as your insurer, and not our UK Administrator, please contact our Insurance Manager at: Advantage Insurance Company Limited, The Old Bank, 17-21 Cannon Lane, Gibraltar.</p> <p>If we are unable to resolve your complaint you may refer the dispute to the Financial Ombudsman Service at, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.</p>	<p>Compensation Scheme</p> <p>You are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation if the Insurer cannot meet its liabilities. This would depend on the type of business, and the circumstances relating to your claim. Further information about the Compensation Scheme is available from the FSCS at www.fscs.org.uk or telephone 0207 892 7300.</p>