

## Hastings essential Private Car Insurance Policy Summary

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This summary does not describe all the terms and conditions of your policy, so please take time to read the Hastings essential Car Insurance Policy Document 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) & authorised Co-Insurers.

**Period of Cover:** Annual policy – Refer to your Certificate of Motor Insurance and Policy Schedule for the effective dates

**Policy Features & Benefits:** The features and benefits that apply to your policy are shown below

### 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. If you do not use our nominated repairer, the excess shown for the section on your Schedule will be doubled.

### Section 2 – Damage or Loss by Fire or Theft

We will cover Loss of or Damage to your car, up to its market value by Theft, Attempted Theft, Fire or Lightning. If you do not use our nominated repairer, the excess shown for the section on your Schedule will be doubled.

### Section 3 – Liability to Third Parties

Legal liability for damage to other peoples property up to £20m (or £25m in total, including all costs).

### Section 4 – Using your Car Abroad

Only the Minimum cover required by law to those countries outside the territorial limits as specified within the Policy booklet.

## Significant Policy Exclusions and Limitations

### Section 1

- The first £300 of a claim when your car is being driven by or in the charge of any person who is under 21, or the first £200 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 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.



## Section 2

- 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.

## Sections 1 & 2

- Cover for loss of or damage to navigational equipment, car phones, radios, CD Players, or any other audio equipment.
- There is no cover for windscreen only claims.
- 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.
- Excluding any Injury Loss or Damage when your car is driven by someone who is not a permitted driver.

## Section 3

- Cover for driving other cars is not included on this policy.

## Canceling 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.

## Caring for our Customers

If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact Hastings Insurance Services Limited who arranged the policy for you. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied you can write to: Advantage Insurance Company Limited, The Old Bank, 17 – 21 Cannon Lane, Gibraltar.

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, E14 9SR.

Telephone: 0845 080 1800 or 0300 123 9 123 (from mobile or non BT lines)

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto: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 FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

## What to do in the event of a claim

If you wish to report a claim please call 0844 561 6066

