

This is a Policy Summary only and does not contain full details of the limits, terms, conditions 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. You can download this from the online portal at [www.managemypolicy.com](http://www.managemypolicy.com)



### Type of Cover

Private Car 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

<p><b>LOSS OR DAMAGE TO YOUR CAR</b> 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.</p>	<p>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 in your schedule.</p>
<p><b>LIABILITY TO OTHER PEOPLE &amp; THEIR PROPERTY</b> 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.</p>	<p>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.</p>
<p><b>NEW CAR REPLACEMENT</b> 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.</p>	<p>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.</p>
<p><b>IN-CAR ENTERTAINMENT, TELEPHONE &amp; SATELLITE NAVIGATION EQUIPMENT</b> Cover for loss of or damage to equipment permanently fitted to your car.</p> <p><b>GLASS REPAIR &amp; REPLACEMENT</b> Cover for repair or replacement of damaged glass in your windscreen, windows or sunroof.</p>	<p>Cover is unlimited for permanently fitted equipment that is part of the manufacturer's original specification. Cover is limited to a maximum of £150 for equipment that is not part of the manufacturer's original specification.</p> <p>An excess applies if the glass is replaced (no excess applies if the glass is repaired). The amount will be shown on your schedule.</p>
<p><b>PERSONAL ACCIDENT BENEFITS</b> Accidental injury benefits if you, your spouse or civil partner are injured as a result of a road accident whilst travelling in any car.</p>	<p>Applies only to death, permanent loss of limbs or complete and irrecoverable loss of eyesight in one or both eyes.</p>
<p><b>MEDICAL EXPENSES</b> Expenses if you or your passengers are injured in a road accident whilst travelling in your car.</p>	<p>Please see policy wording for full details</p>
<p><b>PERSONAL BELONGINGS</b> Cover for loss or damage to certain personal belongings whilst they are in your car.</p>	<p>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.</p>
<p><b>REPLACEMENT OF LOCKS AND KEYS</b> If your policy covers the loss or damage we will pay for all the locks to be replaced if one or more damaged. We will also pay for new locks and keys if your car keys are lost or stolen.</p>	<p>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.</p>
<p><b>FOREIGN USE</b> 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. Cover for other countries may be provided on request – subject to an additional premium.</p>	<p>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 90 days full cover outside of the UK in any one annual period of cover.</p>
<p><b>DRIVING OTHER VEHICLES</b> 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.</p>	<p>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 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.</p>
<p><b>PROTECTED NO CLAIMS DISCOUNT</b> (Subject to an additional premium) Available on qualifying risks.</p>	

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#### SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

<b>DECEPTION</b>	Your policy does not cover loss of or damage to your car as a result of deception, fraud or trickery. (Policy Parts 1, 2 & 3)
<b>CONFISCATION &amp; DESTRUCTION</b>  <b>UNOCCUPIED VEHICLE</b>	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 Parts 2 & 3)  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 Parts 2 & 3)
<b>TRAILERS &amp; CARAVANS</b>	Your policy does not cover loss or damage to any trailer or caravan. (Policy Part 1)

#### 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. Please see the Terms and Conditions for details of administration charges. You must return all your documents including the certificate of insurance to Us. 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, additional charges will apply. Please see the Terms and Conditions for more details.

#### Your payment details

Your payment details will be held securely on our system to enable you to purchase policies and make mid-term adjustments and renewals. We will also use your details to process refunds as necessary. We will provide you with at least 14 days notice of our intention to process a transaction unless specifically initiated by you.

The money that we receive and hold in the course of carrying out insurance mediation activities on behalf of our customers (including you) will be treated in accordance with the FSA client assets sourcebook (CASS). This money will be held in a bank account with an approved bank in an "Insurer's Trust Account" to protect our clients in the event of failure of iGO4, the bank or third parties. Under certain circumstances money received on behalf of one client may be used to pay premium due on behalf of another client or to refund premiums of other clients. However, we are not entitled to use money received from clients to pay commissions before we receive the relevant premium from the client. Any interest earned on the money held in the "Insurer's Trust Account" and any investment returns on any segregated designated investments will be retained by us.

#### How to make a claim

If you wish to report an accident or theft or wish to make a claim, please telephone **0800 0086709**  
For glass repair or replacement, please telephone **0800 0086709**

#### How to complain

If you have any complaint about any aspect of the service you receive please write to the Customer Services Manager, iGO4 Limited, Olympus House, Staniland Way, Peterborough PE4 6NA. Alternatively, you can e mail us at [complaints@igo4.com](mailto:complaints@igo4.com)  
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 March Wall, London E14 9SR. Telephone: 0845 0801800 or email [complaint.info@financial-ombudsman.org.uk](mailto: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 020 7892 7300 or e mail [enquires@fscs.org.uk](mailto:enquires@fscs.org.uk)