

THE KEY FACTS

This is your motor insurance policy summary; it contains the key information about your policy that you should read. Your policy summary does not contain the full details of the limits, terms and conditions of the insurance contract. For full details please read the Schedule, Certificate of Motor Insurance, Statement of Facts and Policy Booklet together. You will find the name of the Insurer along with the inception and renewal dates of your insurance policy on your Schedule and Certificate of Motor Insurance. All policies are issued for 12 months and must be renewed for cover to continue. Please note that any terms defined in the Policy Booklet shall have the same meanings in this Key Facts document unless stated otherwise. You can download your Policy Booklet from the online portal at www.iGO4.com/managemypolicy

YOUR COVER	<p>If You are involved in an accident You are covered for damage You cause to other people's vehicles or property or for injuries they sustain. You are also covered for loss of or damage to Your Car caused by fire or theft. Additional cover for damage sustained to Your Car in an accident or damage caused by vandalism is provided depending on the cover provided on your Schedule. No cover will be provided should it be proved that the driver of Your Car was driving under the influence of drink or drugs. You should refer to Your Schedule if You are unsure of Your level of cover.</p>
CANCELLATION	<p>The policy can be cancelled within 14 days from the date You purchased the policy or from the date the policy documentation is provided to You, whichever is the later. If the cover does not meet Your requirements You have the right to cancel the policy and receive a refund, provided no 'total loss' claims have been made. The refund will be subject to a charge for any cover that has been in force alongside a cancellation charge. Please see the Terms and Conditions for details of administration charges. You must return all your documents including the Certificate of Motor Insurance to Us. Refunds will be made within 30 days of receipt of Your request to cancel the policy documentation and Certificate of Motor 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.</p>
KEEP US UPDATED	<p>The terms of Your policy and premium are based on the information You have given Us. Please tell Us immediately if there are any changes to the information set out in the Statement of Fact, Certificate of Motor Insurance or on Your Schedule. You can process certain changes via the iGO4 portal at www.iGO4.com/managemypolicy or can contact Us on 0844 800538 Examples of changes to Your policy include a change of Your Car, address, occupation, and any driver's convictions. Please note examples are not exhaustive. If you are unsure of whether You need to inform Us of a change then please contact us. If You do not tell Us about relevant changes We may not cover You fully or at all.</p>
CLAIMS	<p>If You need to report an accident or theft or wish to make a claim please call 0844 800538. For glass repair or replacement please telephone 0844 800538.</p>
EXCESS	<p>Please note that Compulsory Excess is the amount You are obliged to pay in the event of a claim that is shown on Your Schedule. This shows all the compulsory excesses i.e. Young Driver, Inexperienced Driver. Please note that Voluntary Excess is the amount You have volunteered to pay which is in addition to the compulsory excess and is shown on Your Schedule.</p>
COMPLAINTS	<p>If You have a complaint about any aspect of the service You receive please write to the Customer Service Manager, iGO4 Limited, Olympus House, Staniland Way, Peterborough, PE4 6NA. Alternatively You can email Us at Complaints@iGO4.com. If We cannot resolve the difference 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.</p>
FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)	<p>iGO4 Limited and Your Insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We were unable to meet Our obligations. Further information about compensation scheme arrangements are available from the FSCS on www.FSCS.org.uk or by telephoning 0207 741 4100.</p>

	COMP	TPFT	FEATURES AND BENEFITS	EXCLUSIONS AND LIMITATIONS
DAMAGE TO YOUR CAR BY FIRE, THEFT OR ATTEMPTED THEFT	✓	✓	<ul style="list-style-type: none"> We will pay for loss of or damage to Your Car, its accessories and spare parts. If You want, we will replace Your Car with a new car of the same make, model and specification if: <ul style="list-style-type: none"> You are the first registered keeper of Your Car; You are the first registered keeper of Your Car; Your Car is under 12 months old at the time of loss; and either Your Car is stolen and not recovered within 28 days of You telling Us about the theft; or damage estimated by Us is more than 60% of the current list price. 	<ul style="list-style-type: none"> The policy does not cover damage to tyres by braking, punctures, cuts or bursts <ul style="list-style-type: none"> malicious damage or vandalism if the cover under the policy is Third Party Fire and Theft (TPFT). any loss or damage caused by theft or attempted theft if the security system fitted to Your Car at the time of the loss was not activated and working properly. theft or attempted theft if Your Car keys (which include ignition cards, lock transmitters or any other form of vehicle entry device) are left in or on Your Car. theft or attempted theft that involves somebody using trickery or deception to acquire Your Car. confiscation, requisition or destruction by a government, public or local authority. loss of or damage to Your Car arising from it being taken by, or driven by, a person who was not an insured driver under the policy, but was a member of Your family or household, or any other person known to You unless You can prove that the driver intended to permanently deprive You of Your Car. loss of or damage to Your Car as a result of legal repossession.
ACCIDENTAL OR MALICIOUS DAMAGE	✓	✗	<ul style="list-style-type: none"> We will provide cover for loss of or damage to Your Car, its accessories and spare parts, while they are either fixed to or in Your Car or in Your private garage as a result of certain events. If you want, we will replace Your Car with a new one of the same make, model & specification if: <ul style="list-style-type: none"> Your Car is less than 12 months old at the time of loss; and either Your Car is stolen and not recovered within 28 days of You telling Us about the theft; or the damage estimated by Us is more than 60% of the current list price. 	<ul style="list-style-type: none"> The policy does not cover: <ul style="list-style-type: none"> damage to tyres by braking, punctures, cuts or bursts. loss of or damage to Your Car arising from it being taken by, or driven by, a person who was not an insured driver under the policy, but was a member of Your family or household, or any other person known to You unless You can prove that the driver intended to permanently deprive You of Your Car. loss of use of Your Car. damage that occurs if car keys are left in or on Your Car. confiscation, requisition or destruction by a government, public or local authority.
LEGAL LIABILITY TO THIRD PARTIES	✓	✓	<ul style="list-style-type: none"> We will provide cover for legal liability to death of or injury to any person and damage to any other person's property arising out of an incident involving Your Car. 	<ul style="list-style-type: none"> The policy does not cover: <ul style="list-style-type: none"> any amount over £20,000,000 for any one claim or series of claims arising from one event that causes loss or damage to property. This limit is inclusive of all costs and expenses up to £5,000,000. anyone driving Your Car who has never held a licence to drive it or who is disqualified from holding or obtaining such licence. death of or injury to any person arising out of and in the course of that person's employment by the person claiming under this part of the policy except where such liability is required to be covered by the Road Traffic Acts.
GLASS/ WINDSCREEN COVER	✓	✗	<ul style="list-style-type: none"> We will provide cover for repair or replacement of damaged glass in your windscreen, windows or sunroof. 	<ul style="list-style-type: none"> An excess applies if the glass is replaced. If You choose not to use Our approved glass repairer, cover may be limited and You may be asked to pay an increased excess. Please refer to any endorsements in your Schedule. You are not covered for roof panels or winding mechanisms.

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COURTESY CAR	✓	✓	<ul style="list-style-type: none"> If the claim is covered by the policy and Your Car is repairable, a courtesy car will be provided by the Insurer's approved repairer for the duration of the repairs. 	<ul style="list-style-type: none"> The courtesy car can only be provided subject to availability and is NOT available in respect of total loss claims or where Your Car is stolen and unrecovered or for accidents occurring outside the United Kingdom.
DRIVING OTHER CARS	✓	✓	<ul style="list-style-type: none"> Cover only applies if shown on Your Certificate of Motor Insurance. 	<ul style="list-style-type: none"> 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 kept in the UK. You must have the owner's permission to drive the car. Damage to the car is not covered by your policy.
PERSONAL ACCIDENT	✓	✗	<ul style="list-style-type: none"> We will cover You for death or loss of any limb or permanent loss of all sight in one or both eyes up to the amount shown in Your Schedule for You, Your spouse or civil partner and for any other person who dies as direct result of an accident while travelling in or getting into or out of Your Car. 	<ul style="list-style-type: none"> Cover applies only to death, permanent loss of limbs or complete and irrecoverable loss of eyesight in one or both eyes. Cover does not apply to anyone who is under the age of 16 or over the age of 75. The policy does not cover You if: <ul style="list-style-type: none"> You were driving with an alcohol limit in excess of the legal limit. You were driving while unfit to do so through drink or drugs. You fail to provide a blood, urine or breath specimen (other than for a roadside test) for analysis.
FOREIGN USE	✓	✓	<ul style="list-style-type: none"> Your policy provides the minimum cover required by law for: <ul style="list-style-type: none"> travel within countries that are members of the EU; and any other country which the Commission of the European Union approves as meeting the requirements of Article 7(2) of the European Union Directive on Insurance and Civil Liabilities arising from the use of motor vehicles (No.72/166/EEC). 	<ul style="list-style-type: none"> Cover will only apply if prior application for full policy cover has been made before the journey commences. Please call Us on 0844 8008538 to arrange for such cover. The policy does not cover loss of or damage to Your Car unless Your policy has been extended to provide full cover. You will only be covered for a maximum of 90 days outside of the UK in any one annual period of cover.
PERSONAL BELONGINGS	✓	✗	<ul style="list-style-type: none"> You will be covered for up to the limit that is shown in Your Schedule. You will be covered for loss or damage to certain personal belongings whilst they are in Your Car. 	<ul style="list-style-type: none"> The policy does not cover: <ul style="list-style-type: none"> theft or attempted theft of belongings if Your Car has been left unlocked, left with the keys in or on it or with a window, door or roof open. theft of belongings unless they are kept out of sight in a locked boot or other storage compartment. Please see your Policy Booklet for a list of excluded items.
LOSS OR DAMAGE TO IN CAR ENTERTAINMENT, TELEPHONE & SATELLITE NAVIGATION EQUIPMENT	✓	✓	<ul style="list-style-type: none"> Cover is unlimited for loss or damage to permanently fitted in-car entertainment equipment if it forms part of the original vehicle specification and was fitted by the manufacturer of Your Car. 	<ul style="list-style-type: none"> We will pay up to £150 for equipment, after taking off your Excess that is not part of the manufacturer's original specification. The policy does not cover portable items such as radios, tape and CD/DVD playing equipment, satellite navigation systems, telephones, televisions, games consoles and screens being carried in Your Car.