

Ingenie Car Insurance Policy Summary

What this document tells you

This document is intended to provide you with the basic details of your private car insurance contract. It includes:

- Details of your insurer
- Confirmation of what makes up your insurance contract
- Significant features and benefits of your insurance cover
- Significant exclusions to your insurance cover
- What to do if you need to cancel your policy
- What to do if you need to make a claim
- What to do if you need to make a complaint

This policy summary is not a statement of the full terms and conditions of your policy, these can be found in your policy booklet and should be read in conjunction with your Statement of Insurance, Policy Schedule and your Certificate of Motor Insurance.

In addition, your Policy Schedule confirms specific endorsements which apply to your policy, as some sections may be restricted or excluded depending on your individual circumstances.

This summary relates to Private Car Insurance policies effective from 27/06/2012 onwards. This is an annual contract and is based on information given to us, as shown on the Statement of Insurance. If the information is incorrect or you have any changes please contact us.

Your Insurer

The Insurance Company as specified in the Statement of Insurance, the Policy Schedule and the Certificate of Motor Insurance on whose behalf this document is issued.

The Vehicle Identity Theft Insurance included in your policy is underwritten by Inter Partner Assist SA which is fully owned by and part of the worldwide AXA Group, registered office, Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. Registered number FC008998

This insurer is authorised and regulated by the Financial Services Authority.

What makes up your insurance contract

The contract is made up of:

- The Insurance Policy, this gives full details of the terms and conditions;
- The Schedule, this shows the period of insurance, which sections of the policy apply and details of applicable excesses and endorsements
- The Certificate of Motor Insurance, which shows the registration number of the vehicle insured, who may drive and what the vehicle can be used for.

Telematics

This is a telematics policy and a telematics box must be fitted to your car by one of Ingenie's installation engineers within 28 days of cover commencing. Your premium may be adjusted depending on how your car is driven therefore your premium may go up or down during the period of insurance. Further details can be found on Ingenie's website and in the policy booklet.

You must present documentation for you and your car before a telematics box is fitted and the box must remain in your car throughout the period of insurance. Further details of the required documentation can be found in the policy booklet.

Other charges relating to the fitting of the telematics box may apply in certain situations, please see the section headed 'Summary of fitting charges' on page 12 of your policy booklet for further details.

Significant Features and Benefits of Your Insurance Cover

This is a summary of the significant features and benefits of this policy.

Cover	Significant Features & Limitations	Policy Section
Liabilities to third parties	£20 million limit for third party property damage.	G
Driving a car that does not belong to you	Cover only applies to the policyholder if aged 25 or over and if shown on the certificate of motor insurance.	G
Accidental damage to your own car	Market value, subject to excesses. Additional excesses for young or inexperienced drivers may apply. New vehicle replacement.	A
Damage to your own car by fire or theft	Market value, subject to excesses. New vehicle replacement.	C
Audio, navigation and entertainment equipment	Cover is unlimited for standard fit. £300 limit if non-standard fit.	A and C
Personal belongings	Up to £100.	E
Broken windscreen and windows	Subject to excesses. £100 limit if approved repairer is not used.	B
Personal accident	Policyholder, spouse and civil partner, and any passenger in the insured car. Death £2,500. Loss of sight or limb £1,500. Policy limit £10,000 each accident and £2,500 any one person.	F
Medical expenses	Up to £100 each injured person.	D
Replacement locks	Up to £500. Subject to £100 excess.	K
Vehicle Identity Theft	Up to £25,000 payable in respect of an insured incident.	Page 40

Significant Exclusions to Your Insurance Cover

Cover	Significant Exclusions and Limitations	Policy Section
Driving a car that does not belong to you	Use outside the UK. Use of a car that is otherwise insured. If your car is disposed of or damaged beyond economical repair.	G
Loss of or damage to the car and personal belongings	All loss or damage when no-one is in the car unless all its doors and windows are closed and locked. All loss or damage when no-one is in the car unless all keys or devices used to lock the car are removed from it.	C and E C, E and K
Loss of or damage to the car	Extra costs due to parts or replacements not being available in the UK. Caused by a person known to you taking the car without permission unless that person is reported to the police for taking the car without your permission. Caused by deception. New vehicle replacement for vehicles up to 1 year old but only where you are the first and only registered keeper.	A, B and C A, C and K A and C A and C
Audio or navigation equipment	No cover for telephones. Equipment not permanently fitted to the car.	A and C
Broken windscreen and window glass	Sun roofs and hood mechanisms. Windows and windscreens unless made of glass.	B
Personal accident	Suicide. Failure to wear a seatbelt. Death of or loss to any person driving at the time of the accident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.	F
Personal belongings	Money, business goods and telephones.	E
Vehicle Identity Theft	Where the incident began to occur or had occurred before purchasing the insurance.	Page 42

What to do if you need to cancel your policy

14 day cooling off period

- You have 14 days from the later of the start date of the policy or the date you receive the policy documents to cancel the cover and receive a refund. The Insurer will refund a percentage of the premium in proportion to the period of insurance left unused. If the Insurer has paid for the total loss of the car, you must pay the full annual premium and you will not be entitled to any refund.

If you cancel the policy during the 14 day cooling off period and we have fitted a telematics box to your car, you will be charged £150 to cover the cost of the box and it's fitting. The insurer reserves the right to deduct this £150 from any premium refund due.

The policy can be cancelled mid-term:

- by phoning us and subject to return of the Certificate of Motor Insurance to us. The premium we will return to you is shown in the Policy Conditions part of the policy; or
- by us giving you 7 days notice in writing sent to your last known address. If we do this we will return the unused premium. You must return the Certificate of Motor Insurance.

If you cancel the policy after the 14 day cooling off period and we have fitted a telematics box to your car, you will be charged £150 to cover the cost of the box and its fitting. The Insurer reserves the right to deduct this £150 from any premium refund due.

Cancellation procedure for your Vehicle Identity Theft Insurance

You may cancel this policy at any time but will not receive a refund of premium as this is a benefit provided as part of your Ingenie car insurance policy.

What to do if you need to make a claim

Please phone our Claims Helpline. The telephone number can be found on the front cover of your policy booklet.

What to do if you have a complaint

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

Step 1: Let us know

We need to know the nature of your complaint and how you think the problem should be resolved. You can do this by:

- Telephoning us on the number shown on any of our letters
- Writing to us at the address shown below:
The Compliance Manager, Prospect House, Gordon Banks Drive, Trentham Lakes North, Stoke-on-Trent, ST4 4TW.
- If you have a complaint about a claim, call your claim handler first. You will find the claim handler's name and phone number on any letters they have sent you.

Step 2: Contact the Financial Ombudsman Service

- You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with our final response, or if we have not issued our final response within eight weeks from you first raising the complaint.
- You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you've tried to resolve it with us.

Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London
E14 9SR

If your complaint is about your Vehicle Identity Theft Insurance

Contact Arc Legal Assistance by telephone on 0870 609 0023 or in writing to the Quality Manager, Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.

Financial Services Compensation Scheme (FSCS)

Your Insurer is covered by the Financial Services Compensation Scheme.

If your insurer cannot meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. **You** can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 020 7892 7300.