

## SUMMARY OF PRIVATE MOTOR INSURANCE COVER

<b>INSURER</b>	Zenith Insurance Plc and/or St Julians Insurance Company Limited and/or their co-insurers whose names and addresses are available on request. Zenith Insurance Plc, Authorised Insurers, registered in Gibraltar (Reg. No. 84085). Zenith Insurance Plc is licensed by the Commissioner of Insurance under the Insurance Companies Act to carry on insurance business in Gibraltar and regulated by the Financial Services Authority for the conduct of UK business (FSA Register Number 211787).
<b>LEVEL OF COVER</b>	There are 3 different levels of cover. If you have selected <b>Comprehensive (COMP)</b> this covers damage to your car by accident, fire, theft & vandalism. If you have selected <b>Third Party Fire &amp; Theft (TPFT)</b> this covers loss of or damage to your car by fire (excluding arson & vandalism) & theft. All policies including those issued for <b>Third Party Only (TPO)</b> provide cover for any injury & damage you cause to other people and/or their property.
<b>TERM OF THE POLICY</b>	All Zenith private car policies are for a <b>12 month period</b> . Refer to your Certificate of Motor Insurance for the dates cover is effective.
<b>CANCELLATION</b>	<b>You have the right to cancel this policy at any time.</b> You must return the current Certificate of Motor Insurance before cancellation can be effected.  You will, for a period of 14 days from the date you receive your Policy documentation, have a right to cancel this policy and receive a refund (unless you have made a total loss claim). This refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charge. Our minimum administration charge will be £25. However where cover has not commenced prior to the end of this 14 day period, you will be entitled to a full refund of the premium you have paid. To exercise your right to cancel please contact the policy administrators.  Beyond the 14 day period, you will still be entitled to cancel this policy and provided there have been no claims in the current period of insurance we will refund the premium relating to the remaining period of insurance calculated on a proportionate basis dependant on the number of days left to run under the policy. However, we will deduct a charge of £70 from the refund to cover our administration costs.  For full details of the cancellation process, please refer to General Condition 6 in the policy booklet.
<b>IN THE EVENT OF A CLAIM</b>	All claims must be reported to our 24 hour telephone helpline on <b>0844 693 3153 within 24 hours of the incident</b> . Correspondence should be sent to our UK service providers, Zenith Insurance Management UK Limited at Chester House, Harlands Road, Heywards Heath, West Sussex, RH16 1LR

### SUMMARY OF COVER

This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions, please refer to the policy booklet (a copy of which is available on request). The relevant sections of the policy booklet are listed below.

BENEFIT	LEVEL OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
<b>Accidental or malicious damage cover</b> (Section A)	<b>COMP only</b>	The policy <b>does not cover damage to tyres</b> caused by braking, punctures, cuts or bursts. There is <b>no cover for damage caused deliberately</b> by you or the person driving.
<b>Theft of in-car entertainment, communication and navigation equipment</b> (Sections A & B)	<b>COMP/TPFT</b>	A <b>limit of £300</b> applies to any one occurrence (after the deduction of any excess). For <b>COMP cover the limit is increased to £750</b> if the equipment forms part of the <b>car's original specification</b> . Cover is for permanently fitted items only (radar detection equipment, PDAs and portable satellite navigation equipment is not covered).
<b>Damage to your car by theft or attempted theft</b> (Section B)	<b>COMP/TPFT</b>	The policy <b>will not pay for</b> : <ul style="list-style-type: none"> <li>■ claims resulting from <b>'taking away' incidents</b> where the car is taken by your employee or a member of your family or household or in a close personal relationship with you or your family or household.</li> <li>■ claims where the <b>ignition keys have been left in or on the</b> car, where the car has <b>not been properly locked/secured or</b> where the car has <b>a standard-fit alarm/immobiliser</b> which is <b>not working</b>.</li> <li>■ claims <b>involving fraud or deception</b>. Some examples are where you are selling your car, hand over the keys and later discover that the purchaser's cheque will not be honoured by the bank or where you do not have a proper title to the car because it has been 'ringed' (i.e. it has had its identity changed by criminals prior to you taking possession of it).</li> <li>■ <b>confiscation, requisition or destruction</b> by a government, public or local authority.</li> </ul>
<b>Damage to your car resulting from fire</b> (Section B)	<b>COMP/TPFT</b>	There is <b>no cover for fire damage resulting from malicious acts or vandalism</b> if the cover under the policy is <b>TPFT</b> .
<b>Third party liability cover including whilst towing</b> (Section C)	<b>COMP/TPFT/TPO</b>	A <b>limit of £20,000,000</b> applies to <b>third party property damage</b> claims (in addition <b>costs</b> will be paid <b>up to £5,000,000</b> ). There is <b>no cover for damage</b> to any <b>trailer or caravan</b> being towed.
<b>Driving other cars cover</b> (Section C)	<b>COMP/TPFT/TPO</b>	<b>Only applies if shown on your Certificate of Motor Insurance</b> (under "Persons or classes of person entitled to drive"). If it applies, this <b>gives third party only cover, for you only</b> , to drive other cars (not belonging to you). Cover only applies in the UK, the Isle of Man and the Channel Islands and you must have the owner's permission to drive their car. Other limitations apply to this benefit. Driving other cars cover <b>may not be used to obtain the release of vehicles</b> impounded by the police/authorities

## SUMMARY OF PRIVATE MOTOR INSURANCE COVER (continued)

BENEFIT	LEVEL OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
Glass/windscreen cover (Section H)	COMP only	<b>Unlimited cover</b> is provided via our <b>24 hour Claims Helpline on 0844 693 3153</b> . An <b>£80 excess applies</b> to all claims for glass/windscreen damage <b>unless the damage is repaired</b> rather than replaced. <b>Repairs</b> will be subject to a <b>£25 excess</b> . If glass replacement is carried out by anyone <b>other than our approved replacement service</b> , payment under the policy is <b>limited to £75</b> (after the deduction of any excess) <b>in any one insurance year</b> . There is <b>no cover</b> under this section for <b>sunroofs, glass sunroofs, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies</b> .
Cover for replacement locks (Section I)	COMP only	If the <b>keys or lock transmitter</b> for your car are <b>stolen</b> we will pay <b>up to £300</b> towards the cost of replacing locks (after the deduction of a <b>£150 excess</b> ). This cover is only provided on the basis that it can be established that the keys or transmitter are <b>in the possession of someone who knows the identity of the car or its garaging address</b> .
New for old car replacement (Sections A & B)	COMP/TPFT	Your car will be replaced with a new one of the same make, model & specification if: <ul style="list-style-type: none"> <li>▪ your car is <b>less than 12 months old</b>.</li> <li>▪ you are the <b>owner &amp; first registered keeper</b>.</li> <li>▪ your car is <b>beyond economical repair</b>.</li> <li>▪ the car has covered <b>less than 10,000 miles</b>.</li> <li>▪ a replacement is <b>available in the UK</b>.</li> </ul> If a replacement car of the <b>same make, model and specification is unavailable</b> we will settle the claim on the basis of the <b>market value</b> of the insured car.
Personal belongings cover (Section F)	COMP only	<b>A limit of £100 applies</b> . Cover does not apply to radar detection equipment, money, stamps, tickets, securities, jewellery or furs.
Personal Accident cover (Section E)	COMP only	Cover applies to <b>yourself, your legally married spouse</b> (if you are married) or <b>your civil partner</b> . A limit of £5,000 per person applies in the event of death or £2000 per person in the event of loss of limb(s) or loss of eye(s) as a direct result of an accident while travelling in the insured car. Other limitations apply to this benefit.
European cover (Section J)	COMP/TPFT/TPO	The policy provides the <b>legal minimum level of cover in all EU countries</b> . Additionally, <b>full policy cover is included free of charge in the EU for up to 30 days in any one insurance year</b> as long as you and any permitted driver is normally resident within the UK and the use abroad is for <b>social, domestic &amp; pleasure purposes only</b> .
Courtesy car (Section D)	COMP only	If the claim is covered by the policy and the <b>insured car is repairable</b> a courtesy car will be <b>provided by the Company's approved repairer</b> for the duration of the repairs. The courtesy car can only be provided <b>subject to availability</b> . The intention of the courtesy car is to keep you mobile and it will not always be like for like in terms of size, type, value or status.

### SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS

Excesses (Sections A, B, H & I)	You will have to pay the amounts of excess shown in your schedule. The amount will vary depending on the type of damage and under Sections A & B <b>may be increased</b> if your car is being driven by a <b>young/inexperienced driver</b> . The <b>amount of young/inexperienced driver excess</b> is determined by the status of the driver at the <b>inception date/last renewal date of the insurance</b> .
Use of Approved Repairer (Sections A & B)	If <b>repairs</b> to the insured car are <b>not carried out by our Approved Repairer</b> we will <b>only pay the amount our Approved Repairer would have charged</b> . If the repairs are carried out by an <b>alternative repairer</b> an <b>additional £250 excess</b> will apply.
Looking after your car (Section A & General Conditions 2, 3 & 4)	The policy will not pay if you have not maintained the car in a <b>roadworthy condition</b> - this includes having a <b>current MOT Certificate</b> if required. We will not pay for damage resulting from an <b>inappropriate type or grade of fuel</b> being used. We will not pay for further damage to your car if, following an accident, it is <b>driven or there is an attempt to drive it in a damaged condition</b> .
Driving licences (General Exception 1)	You and all drivers <b>must comply with the conditions of your driving licence(s)</b> otherwise cover will not be provided by the policy.
Drink/Drugs Exclusion (General Exception 1)	The policy <b>will not pay</b> if you are involved in an accident and are <b>subsequently convicted of driving under the influence of alcohol or drugs at the time of such accident</b> .

### COMPLAINTS PROCEDURE

In the first instance these should be referred to the policy administrators, igo4 Limited, Ground Floor, Olympus House, Staniland Way, Peterborough, PE4 6NA or e-mail: [complaints@zenith-insure.com](mailto:complaints@zenith-insure.com).

If you are not satisfied with the answer from the policy administrators, please make contact with our UK service providers at Complaints Handling, Zenith Insurance Management UK Limited at Chester House, Harlands Road, Haywards Heath, West Sussex, RH16 1LR, Tel: 0844 874 0630 or e-mail: [complaints@zenithinsurance.co.uk](mailto:complaints@zenithinsurance.co.uk). You will need to quote your policy number shown in the Schedule.

In the event that our service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

### SEVERAL LIABILITIES NOTICE

The obligations of Zenith Insurance Plc, St Julians Insurance Company Limited and their co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

All Zenith Insurance Plc policies issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk) telephone 0207 892 7300).