

SUMMARY OF PRIVATE CAR INSURANCE COVER

INSURER	Zenith Insurance Plc and/or its co-insurers whose names and addresses are available on request. Authorised Insurers, registered in Gibraltar (Reg. No. 84085). The Company is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Services Authority in respect of underwriting business in the UK (FSA Register Number 211787).																				
LEVEL OF COVER	There are 3 different levels of cover. If you have selected Comprehensive (COMP) this covers damage to your car by accident, fire, theft & vandalism. If you have selected Third Party Fire & Theft (TPFT) this covers loss of or damage to your car by fire (excluding arson & vandalism) & theft. All policies including those issued for Third Party Only (TPO) provide cover for any injury & damage you cause to other people and/or their property.																				
TERM OF THE POLICY	All Zenith private car policies are for a 12 month period . Refer to your Certificate of Motor Insurance for the dates cover is effective.																				
CANCELLATION	You have the right to cancel this policy at any time. 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 your broker/insurance intermediary. 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 based on our short-period scale of charges: <table border="1" data-bbox="416 786 1401 891"> <thead> <tr> <th>Length of time cover in force</th> <th>Up to 1 month</th> <th>Up to 2 months</th> <th>Up to 3 months</th> <th>Up to 4 months</th> <th>Up to 5 months</th> <th>Up to 6 months</th> <th>Up to 7 months</th> <th>Up to 8 months</th> <th>Over 8 months</th> </tr> </thead> <tbody> <tr> <td>Percentage of premium payable</td> <td>25%</td> <td>40%</td> <td>50%</td> <td>65%</td> <td>70%</td> <td>75%</td> <td>90%</td> <td>90%</td> <td>100%</td> </tr> </tbody> </table> Our administration charge/short-period charge may be in addition to any cancellation charge levied by your broker/insurance intermediary. For full details of the cancellation process, please refer to General Condition 6 in the policy booklet.	Length of time cover in force	Up to 1 month	Up to 2 months	Up to 3 months	Up to 4 months	Up to 5 months	Up to 6 months	Up to 7 months	Up to 8 months	Over 8 months	Percentage of premium payable	25%	40%	50%	65%	70%	75%	90%	90%	100%
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IN THE EVENT OF A CLAIM	All claims must be reported to our 24 hour Claims Helpline on 0845 600 5330 within 24 hours of the incident . Correspondence should be sent to our UK service providers, Zenith Insurance Management UK Limited at Chester House, Harlands Road, Haywards 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)
Accidental or malicious damage cover (Section A)	COMP only	The policy does not cover damage to tyres caused by braking, punctures, cuts or bursts. There is no cover for damage caused deliberately by you or the person driving.
Theft of in-car entertainment, communication and navigation equipment (Sections A & B)	COMP/TPFT	A limit of £300 applies to any one occurrence (after the deduction of any excess). For COMP cover the limit is increased to £750 if the equipment forms part of the car's original specification . Cover is for permanently fitted items only (radar detection equipment, PDAs and portable satellite navigation equipment is not covered).
Damage to your car by theft or attempted theft (Section B)	COMP/TPFT	The policy will not pay for : <ul style="list-style-type: none"> claims resulting from 'taking away' incidents 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. claims where the ignition keys have been left in or on the car, where the car has not been properly locked/secured or where the car has a standard-fit alarm/immobiliser which is not working. claims involving fraud or deception. 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). confiscation, requisition or destruction by a government, public or local authority.
Damage to your car resulting from fire (Section B)	COMP/TPFT	There is no cover for fire damage resulting from malicious acts or vandalism if the cover under the policy is TPFT .
Third party liability cover including whilst towing (Section C)	COMP/TPFT/TPO	A limit of £20,000,000 applies to third party property damage claims (in addition costs will be paid up to £5,000,000). There is no cover for damage to any trailer or caravan being towed.
Driving other cars cover (Section C)	COMP/TPFT/TPO	Only applies if shown on your Certificate of Motor Insurance (under "Persons or classes of person entitled to drive"). If it applies, this gives third party only cover, for you only , 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 may not be used to obtain the release of vehicles impounded by the police/authorities.

SUMMARY OF PRIVATE CAR INSURANCE COVER (continued)

BENEFIT	LEVEL OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS
Glass/windscreen cover (Section H)	COMP only	<p>Unlimited cover is provided via our 24 hour Claims Helpline on 0845 600 5330. An £80 excess applies to all claims for glass/windscreen damage unless the damage is repaired rather than replaced. Repairs will be subject to a £25 excess. If glass replacement is carried out by any one other than our approved replacement service, payment under the policy is limited to £75 (after the deduction of any excess) in any one insurance year.</p> <p>There is no cover under this section for sunroofs, glass sunroofs, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies.</p>
Cover for replacement locks (Section I)	COMP only	<p>If the keys or lock transmitter for your car are stolen we will pay up to £300 towards the cost of replacing locks (after the deduction of a £150 excess). This cover is only provided on the basis that it can be established that the keys or transmitter are in the possession of someone who knows the identity of the car or its garaging address.</p>
New for old car replacement (Sections A & B)	COMP/TPFT	<p>Your car will be replaced with a new one of the same make, model & specification if:</p> <ul style="list-style-type: none"> • your car is less than 12 months old. • you are the owner & first registered keeper. • your car is beyond economical repair. • the car has covered less than 10,000 miles. • a replacement is available in the UK. <p>If a replacement car of the same make, model and specification is unavailable we will settle the claim on the basis of the market value of the insured car.</p>
Personal belongings cover (Section F)	COMP only	<p>A limit of £100 applies. Cover does not apply to radar detection equipment, money, stamps, tickets, securities, jewellery or furs.</p>
Personal Accident cover (Section E)	COMP only	<p>Cover applies to yourself, your legally married spouse (if you are married) or your civil partner. 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.</p>
European cover (Section J)	COMP/TPFT/TPO	<p>The policy provides the legal minimum level of cover in all EU countries. Additionally, full policy cover is included free of charge in the EU for up to 30 days in any one insurance year as long as you and any permitted driver is normally resident within the UK and the use abroad is for social, domestic & pleasure purposes only.</p>
Courtesy car (Section D)	COMP only	<p>If the claim is covered by the policy and the insured car is repairable a courtesy car will be provided by the Company's approved repairer for the duration of the repairs. The courtesy car can only be provided subject to availability. 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.</p>
SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS		
Excesses (Sections A, B, H & I)	<p>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 may be increased if your car is being driven by a young/inexperienced driver. The amount of young/inexperienced driver excess is determined by the status of the driver at the inception date/last renewal date of the insurance.</p>	
Use of Approved Repairer (Sections A & B)	<p>If repairs to the insured car are not carried out by our approved repairer we will only pay the amount our approved repairer would have charged. If the repairs are carried out by an alternative repairer an additional £250 excess will apply.</p>	
Looking after your car (Section A & General Conditions 2, 3 & 4)	<p>The policy will not pay if you have not maintained the car in a roadworthy condition – this includes having a current MOT Certificate if required.</p> <p>We will not pay for damage resulting from an inappropriate type or grade of fuel being used.</p> <p>We will not pay for further damage to your car if, following an accident, it is driven or there is an attempt to drive it in a damaged condition.</p>	
Driving licences (General Exception 1)	<p>You and all drivers must comply with the conditions of your driving licence(s) otherwise cover will not be provided by the policy.</p>	
Drink/Drugs Exclusion (General Exception 1)	<p>The policy will not pay if you are involved in an accident and are subsequently convicted of driving under the influence of alcohol or drugs at the time of such accident.</p>	
WHAT TO DO IF YOU HAVE A COMPLAINT		
<p>In the first instance these should be referred to the insurance intermediary arranging the insurance.</p> <p>If you are not satisfied with his or her answer, 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. You will need to quote your policy number shown in the Schedule.</p> <p>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.</p>		
SEVERAL LIABILITIES NOTICE		
<p>The obligations of Zenith Insurance Plc and its 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.</p>		
FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)		
<p>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).</p> <p>Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone 0207 892 7300).</p>		