

## CAR INSURANCE POLICY SUMMARY



This document is intended to provide you with basic details of your motor insurance contract. This is not a statement of the full terms and conditions of your policy, which can be found in your policy booklet and should be read in conjunction with your Statement of Insurance, plus your Certificate of Insurance.

**In addition, please see specific endorsements which apply to your policy as some sections may be restricted or excluded depending on your individual circumstances. Details are shown on the reverse of the Certificate of Insurance and/or the reverse of the renewal notice.**

**This is a summary of the main features and benefits of this Comprehensive policy**

### Section 1. Liability to Others

Covers your liability to other people as a result of an accident involving the insured car and other people's liability as the result of an accident involving the insured car (up to £20 million for property damage and up to £5 million for costs and expenses).

### Section 2. Loss or Damage

Covers loss or damage to the insured car by accidental damage, fire, theft or attempted theft. Covers damage to the insured car and its accessories up to their market value. When damage relates only to the breakage of the windscreen or other windows your No Claims Discount will not normally be affected. Non-manufacturer fitted audio, satellite navigation and/or communication equipment up to £500 (£1000 for AA Members).

### Section 3. Personal Belongings

Loss or damage to personal belongings up to £250 (£500 for AA Members other than for portable satellite navigation equipment where the limit remains at £250) while they are in the insured car.

### Section 4. Damage to trailers

Applies to any single axle trailer kept in a safe and roadworthy condition while attached to the insured car (subject to excess).

### Section 5. Injury to you or your partner

Provides up to £5,000 (£7,500 for AA Members) cover for death or injury to you or your partner involving the insured car or while travelling in or getting out of any other private car.

### Section 6. Medical Expenses

Medical expenses up to £300 (£400 for AA members) per person incurred by you or your passengers as a result of an accident involving the insured car.

### Section 7. Emergency Treatment

Any emergency treatment fees arising from an accident covered by this policy as required by the Road Traffic Act.

### Section 8. Car Sharing

Covers the use of the insured car as part of a car sharing arrangement for the carriage of passengers including if you accept payment, provided the total payments for the journey do not involve an element of profit and the passengers are not being carried in the course of a business of carrying passengers.

### Section 9. No Claim Discount

If no claim has been made during the current insurance year, a discount to your renewal premium will be allowed in accordance with the Insurers No Claims Discount scale.

### Section 10. Travelling Abroad

Temporary extension of full policy cover for up to 90 days is provided while the insured car is being used in any member country of the European Union, Switzerland, Iceland, Norway, Croatia and Liechtenstein, unless amended by endorsement.

### Section 11. General Exclusions

Please refer to Policy Booklet for specific exclusions.

### Section 12. General Conditions

Please refer to Policy Booklet for specific conditions.

### Section 13. Additional or Replacement Car

Any change of car or acquisition of an additional car must be notified. No cover applies to the additional or replacement car until a Certificate of Motor insurance or temporary cover note has been issued to you.

### Section 14. Replacement Locks

Up to £500 for the cost of the vehicles replacement keys, lock transmitter or entry card for a keyless entry system and any associated locks or locking system.

### Section 15. Child Car Seats

Cost of replacement child seat or booster seat following any loss or damage resulting from an accident involving the insured car.

### Section 16. Overnight accommodation or onward transport

Up to £40 per person (£200 max for all occupants of the vehicle) towards travel costs or overnight accommodation if you're stuck after an accident.

The above sections are subject to terms and conditions. The increased benefits applicable to AA Members apply only if the Policyholder is an AA Member at the time of the incident.

### Policyholder Name:

Mr Joe Bloggs

### Policy Number:

XXXXXXXXXX

### Period of Cover:

09:39 hrs 13 January 2009-  
12:00 hrs 13 January 2010

### Policy Validation Number:

1245 1000 0379 0

### Authorised Insurer Details:

The Authorised Insurer is:  
**Zurich Insurance Co. Ltd**

### Registered Office:

Registered office: Zurich House,  
Stanhope Road, Portsmouth  
Hampshire P01 1DU  
Registered in: Zurich No.  
-3.749.620.01 UK Branch-BR105  
This Insurer is authorised and  
regulated by the Financial Services  
Authority.  
[www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or  
telephone 0845 606 1234.

**Are there any significant exclusions or limitations to this policy and where will I find them?**

This section states particular items not covered under your policy. For a full list of exclusions please refer to your policy booklet.

Loss or damage:-

- (1) by deception by a purchaser or agent. (Section 2)
- (2) wear and tear or depreciation. (Section 2)
- (3) to the insured car arising from theft when the ignition keys, lock transmitter or entry card are left unattended in or on the insured car. (Section 2)
- (4) accidental injury or liability when the insured car is driven by a person who is not a permitted driver. (Section 11)

**What if I change my mind about continuing with this policy?**

In all cases the Certificate of Motor Insurance must be returned to AA Insurance Services. If you need to cancel your policy contact AA Insurance Services on 0870 1600 137. You will, for a period of 14 days from the date you receive your policy documentation or the date you enter into the contract (whichever is the later), 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 and will be net of commission up to £20 except where cover has not commenced prior to the end of this 14-day period, in which case you will be entitled to a full refund of the premium you have paid.

Beyond the above period, you will still be entitled to cancel this policy, however further terms and conditions will apply in these circumstances. Full details of the action you need to take and the conditions upon which this right applies are included within your policy document.

**What if I need to make a claim?**

If you wish to make a claim please telephone 0800 269 622

**What do I do if I am unhappy with the service I receive?**

If you wish to register a complaint about your authorised insurer:

You need to contact them directly. Its best to write to the chief executive of the authorised insurer, whose name and address are overleaf.

We are always on hand to pass your complaint on to your authorised insurer and also to chase them for a reply if you need our help.

After this action, if you are still not satisfied and your insurance is with certain Underwriters at Lloyds, you may write to:

Complaints Department,  
Lloyds,  
1 Lime Street,  
London,  
EC3M 7HA

If you remain dissatisfied with the final response to your complaint, you can also contact the Financial Ombudsman Service for help and advice. Financial Ombudsman Service, (Insurance Division), South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel: 0845 080 1800 email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Is there any protection for me if my insurer is unable to meet its liabilities?**

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if your insurer cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers, the first £2,000 of an insurance claim is covered in full, plus 90% of the balance. For compulsory insurance (e.g. third party motor) the claim is covered in full. Further information about compensation scheme arrangements is in your policy booklet and available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0207 892 7300.