



Insurance Services

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, these 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.

THE INSURED

POLICY NUMBER G18/CK054759B

**Mr D Sample
7 Some Street
Somewhere Road
Over There
Lancs
BB4 8LD**

Period of Insurance from 18/05/2005 to 18/05/2006

The Authorised Insurer is <Highway Insurance Co Ltd>
Registered Office: <Highway House, 171 Kings Road, Brentwood, Essex CM14 4EJ>
Registered No. <3730662>
This Insurer is authorised and regulated by the Financial Services
Authority. www.fsa.gov.uk/register or telephone 0845 606 1234.

TYPE OF COVER - COMPREHENSIVE

THIS IS A SUMMARY OF THE MAIN FEATURES AND BENEFITS OF THIS 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 a 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

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 Claim Discount will not normally be affected.

Section 3. Personal Belongings

Loss or damage to personal belongings up to £150 (£200 for AA Members) 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 spouse

Provides cover for death or injury to you or your spouse involving the insured car or while travelling in or getting into or 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 Acts.

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 Insurer's No Claim 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.

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.

Claims Assistance Service

Deals with claims you might have against others to recover your uninsured losses. Underwritten by Automobile Association Underwriting Services Limited. Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

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.

The total premium paid includes any discounts we have been able to arrange for you. Where applicable, your premium is inclusive of the Government's Insurance Premium Tax (IPT) at the prevailing rate.

TOTAL PREMIUM PAID
£330.35

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.

Liability to others:-

(1) covers your liability to other people as a result of an accident involving the insured car and other people's liability as a result of an accident involving the insured car (Section 1)

Loss or damage:-

(2) by deception by a purchaser or agent. (Section 2)

(3) to the insured car arising from theft when the ignition keys are in or on the insured car. (Section 2)

(4) wear and tear or depreciation. (Section 2)

(5) accident 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 AAIS. If you need to cancel your policy contact AAIS on 08705 33 22 11. You will, for a period of 14 days from the date you received your Policy documentation or the date you enter into the contract (whichever is 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, plus our reasonable administration charges, 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 should contact the Chief Executive of the authorised insurer, whose name and address are overleaf.

Or

If you are insured with certain Underwriters at Lloyd's, you should write to:
Lloyd's Complaints Department,
Lloyd's of London,
1 Lime Street,
London
EC3M 7HA

In the event of a complaint about your authorised insurer, AA Insurance Services will be happy to assist in passing your complaint to the appropriate insurer and will liaise with them to try to ensure that a reply is sent.

If you remain dissatisfied with the final response to your complaint, you can also contact the Financial Ombudsman Service for help and advice

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 £2000 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 or telephone 0207 892 7300.