

To report a claim, call:



0344 381 4420



0344 381 4463



0344 381 4461



0344 381 4462

Lines are open 24/7 all year round

UK manned call centre

IMPORTANT

You must report all claims whether or not it is your fault and whether you intend to make a claim or not.

You should call to report your claim as soon as possible and within 12 hours of the incident occurring.

Legal Cover

Your policy includes free legal cover. If you've had an accident that was not your fault, your legal cover could help you with;

- Repairs for your vehicle
- A like for like hire car
- Compensation for injury
- Recovery of other losses, such as loss of earnings

More information about legal cover can be found at: www.adrianflux.co.uk/legal-expenses
Our claimsline handlers will discuss your legal cover with you.

Reporting Fraudulent claims

If you suspect insurance fraud, you can call the Insurance Fraud Bureau's Cheatline on **0800 422 0421**.

You can also report insurance fraud online at www.insurancefraudbureau.org/report

M M A
MMA INSURANCE
Motor Care Line
0870 84 84 999

24 Hour CLAIMS Assistance

24/7
Claims Line
0844 888 7360



Private Car Insurance Policy

Please read this policy carefully and check that it meets your requirements. Any query should be immediately referred to your Insurance Broker or Agent.

24 Hour CLAIMS Assistance

Please keep the card below in
a safe place in case you need
to contact the helpline.



Motor Care Line
0870 84 84 999

- 24 hour claims assistance
- free collection of your damaged car
- swift and guaranteed repairs by our approved repairer
- emergency accommodation/journey completion facilities up to £250
- courtesy car for the duration of the repairs
- free return of your repaired (and thoroughly cleaned) car
- 24 hour roadside breakdown assistance (N.B. call **MMA Motor Care Line** for details of charges)
- 24 hour windscreen repair/replacement service

Give your **MMA Motor Care Line** adviser the following:

- Policy Number, your name/driver s name
- Vehicle make, model and registration number
- Details of accident and third party

If windscreens are repaired rather than replaced no excess applies.

MMA Motor Care Line operates in the mainland UK only. Only the major services can be shown on this card. For full details ring:



Motor Care Line
0870 84 84 999

MMA MOTOR CARE LINE

For all comprehensive policyholders and for Third Party Fire and Theft policyholders with a fire or theft damage claim, the MMA Motor Care Line offers maximum assistance, including:

- Helpline available 24 hours a day, 365 days a year
- Full mainland coverage by our approved repairer network
- Collection of the damaged car
- Swift repairs by our approved repairer, guaranteed for 3 years
- Return of the repaired car, thoroughly cleaned
- Breakdown assistance at competitive rates (call the helpline for details of charges)

In addition, Comprehensive policyholders may also receive the following benefits via the helpline:

- Emergency windscreen repair and replacement
- Emergency accommodation / journey completion facilities up to £250
- Free courtesy car for the duration of repairs



Motor Care Line
0870 84 84 999

A GUIDE TO YOUR PRIVATE CAR POLICY

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ADDITIONAL SERVICES

Windscreen Repair and Replacement	IBC
Roadside Breakdown	IBC

**Please read this policy carefully and check that it meets your requirements.
Any query should be immediately referred to your Insurance Broker or Agent.**

MMA INSURANCE PLC

PRIVATE CAR POLICY

Thank You for choosing MMA Insurance. This is Your private car policy. It sets out the details of the cover You have with Us. Please read Your policy carefully to make sure that it meets Your requirements. If You have any query please contact Your Insurance Broker or Agent.

In return for You having agreed to pay Your premium including any tax applicable and subject to the policy terms and conditions, We will provide the insurance described in this contract during the Period Of Insurance.

Please keep Your policy in a safe place as You may need to refer to it if You make a claim or if You require assistance.

A handwritten signature in black ink, appearing to read "J. M. Jones". The signature is written in a cursive style with a large initial "J" and "M".

MANAGING DIRECTOR
MMA INSURANCE

MEANING OF WORDS

WE/US/OUR/THE COMPANY

MMA Insurance plc.

THE POLICYHOLDER/INSURED/YOU/YOUR

The person or persons named in the Schedule.

CERTIFICATE OF MOTOR INSURANCE

Your current valid Certificate Of Motor Insurance which has the same number as this policy. The Certificate also sets out who may drive Your Car and the purpose for which Your Car may be used.

YOUR CAR

The car whose make, model and registration mark are specified on the Schedule and described in the Certificate Of Motor Insurance or any replacement car details which have been supplied to and accepted by Us.

SCHEDULE

The document that describes details of the cover You have and information that You have supplied to Us.

PERIOD OF INSURANCE

The effective period of time shown on the Schedule.

EXCESS

The amount You must pay following loss of or damage to Your Car. The actual amount is shown on the Schedule.

ENDORSEMENTS

Special terms or restrictions which affect the policy cover. The Endorsement numbers which apply are shown on the Schedule.

TERRITORIAL LIMITS

Great Britain, Northern Ireland, Channel Islands, the Isle of Man and during sea transit between ports in these areas.

INEXPERIENCED DRIVER

A person who has not held a full United Kingdom driving licence for the last 12 months.

MARKET VALUE

The cost of replacing Your Car with one of similar make, model and condition at the time of the loss or damage.

MEANING OF WORDS continued

AUDIO-VISUAL AND COMMUNICATION EQUIPMENT

Equipment that is permanently fitted in the car, such as:

1. Radio, cassette, compact disc or other audio equipment
2. Telephone or other communication equipment
3. Television or other visual entertainment equipment
4. Visual navigation equipment

COVER PROVIDED

Comprehensive	:	All Sections of the policy are operative.
Third Party Fire and Theft	:	All Sections are operative except 1.1, 3, 4, 5 & 6.
Third Party Only	:	All Sections are operative except 1, 3, 4, 5, 6, 7.2.3 & 7.3.

SECTION 1 – LOSS OF OR DAMAGE TO YOUR CAR

1.1 Accidental Damage

We will pay for loss of or damage, other than by fire, theft or attempted theft, to Your Car and its accessories and spare parts in or on Your Car or in Your private garage, occurring during the Period Of Insurance within the Territorial Limits.

1.2 Fire and Theft

We will pay for loss of or damage to Your Car and its accessories and spare parts while in or on Your Car or in Your private garage, caused by fire, theft or attempted theft occurring during the Period Of Insurance within the Territorial Limits.

2.1 Loss of or Damage to Your Car

We may choose to repair or replace Your Car or accessory or spare part or pay an amount up to the Market Value of Your Car or accessory or spare part at the time of loss or damage.

If to Our knowledge Your Car is the subject of a hire purchase or leasing agreement, any payment for loss of or damage to Your Car which is not made good by repair, reinstatement or replacement, may, at Our discretion, be made to the owner whose receipt shall be a full discharge of Our liability.

We will also pay:

for the reasonable costs of protection and removal to the nearest repairers and delivery to You, at the address shown on the Schedule, following a claim covered by this policy.

2.2 Audio-Visual and Communication Equipment

For permanently fitted audio-visual and communication equipment the most We will pay for any one claim is £500 less the Excess.

SECTION 1 – LOSS OF OR DAMAGE TO YOUR CAR continued

EXCEPTIONS TO SECTION 1

We will not pay for:

1. loss of use of Your Car
2. depreciation
3. loss caused by deception
4. any decrease in the value of Your Car following repair
5. any cost, or part of any cost of repair, which improves Your Car beyond its condition before the loss or damage
6. wear and tear
7. mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages
8. damage to tyres caused by braking, punctures, cuts or bursts
9. the Excess shown on the Schedule
10. the Excess shown on the Schedule when Your Car is being driven by, or is in the custody of, a driver under the age specified on the Schedule or an Inexperienced Driver
11. any claim under this Section of the policy while Your Car is being driven by, or is for the purpose of being driven, in the charge of any person under 21 years of age, unless details of such person have been notified to, and accepted by Us, prior to the date of loss or damage
12. any claim under this Section of the policy resulting from theft, or attempted theft, whilst the ignition keys have been left in or on Your Car or if all the doors, windows and other openings have not been closed and locked
13. any amount greater than the maker's list price in the United Kingdom for the supply of any spare part or accessory or, if Your Car was manufactured outside the United Kingdom and imported other than through the manufacturers normal import arrangement any amount greater than the cost of the similar spare part or accessory for the equivalent United Kingdom vehicle model. At the Company's discretion a cash settlement on this basis may be made if such part or accessory cannot be obtained

SECTION 2 – THIRD PARTY LIABILITY

1. Your Liability

We will insure You against all sums You are legally liable to pay arising from

1. Death of or bodily injury to any person for an unlimited amount
2. Damage to property up to £20,000,000

The above limits apply in respect of any one claim or a number of claims arising from one incident caused by or in connection with:

3. Your Car
4. Your driving any car, with the owner's permission, which is neither owned, nor held by You, under a hire purchase or leasing agreement, provided the Certificate Of Motor Insurance permits You to drive and use this car
5. a trailer attached to Your Car

2. Liability of other persons driving or using Your Car.

On the same basis and limits that We insure You under this Section We will also insure the following persons:

1. Any person allowed by the Certificate Of Motor Insurance to drive Your Car
2. Any person who is using, but not driving, Your Car with Your permission for social, domestic and pleasure purposes
3. Any person, at Your request, who is travelling in, or getting into or out of, Your Car
4. The employer of the person using any car insured by this Section for business purposes permitted by the policy provided that the car:
 1. is neither the property of, nor held by, the employer under a hire purchase agreement or leasing agreement
 2. is being used in accordance with the terms of the Certificate Of Motor Insurance

3. Legal Personal Representatives

In the event of death of any person insured by this Section, We will insure the legal personal representatives of the deceased person against any liability covered by this Section.

4. Emergency Treatment Fees

We will pay for Emergency Treatment Fees as required by the Road Traffic Acts.

SECTION 2 – THIRD PARTY LIABILITY continued

5. Legal Costs

In connection with any liability which is insured by this Section, We will pay:

1. the fees of any solicitor appointed by Us to represent anyone insured under this Section during proceedings in any court of summary jurisdiction or at any coroner's inquest or fatal accident inquiry
2. the cost of legal services arranged by Us to defend a charge of manslaughter or causing death by dangerous driving
3. other costs and expenses incurred with Our written consent

EXCEPTIONS TO SECTION 2

1. The insurance provided under this Section will not apply:
 1. to the driver unless that person holds a licence to drive the car, or has held, and is not disqualified from holding or obtaining, such a licence
 2. to any person who is not driving the car, if to the knowledge of that person the driver does not hold a licence to drive the car, unless the driver has held and is not disqualified from holding or obtaining such a licence
 3. to any person where the liability is insured under another policy
 4. to death of or bodily injury to any person arising out of, or in the course of, the employment of such person by any person We insure under this Section, except as required by the Road Traffic Acts
2. We shall not be liable for loss of or damage to:
 1. property belonging to, or in the custody or control of, any person insured under this Section
 2. any car which is insured under this Section
 3. any luggage trailer attached to Your Car or attached to any car covered by this policy, which Your Certificate Of Motor Insurance permits You to drive, or any property carried in or on such luggage trailer
3. We shall not be liable for any liability, loss or damage arising directly or indirectly from acts of terrorism as defined in the UK Terrorism Act 2000, except where we need to provide the minimum insurance required by the Road Traffic Acts.

SECTION 3 – WINDSCREEN

We will pay for repair or replacement of broken glass in the windscreen, side or rear windows of Your Car.

We shall not be liable for the Excess printed in the Schedule for the replacement of broken glass. If a windscreen replacement service is used which is not approved by Us, the Excess will be doubled.

For details of Our approved windscreen repairers please see the Additional Services Section at the back of this booklet.

Where the windscreen is repaired no Excess will be deducted.

SECTION 4 – PERSONAL EFFECTS

We will pay You, or if You request, the owner of the property up to £50 for personal effects in Your Car if lost or damaged due to an accident, fire, theft or attempted theft.

EXCEPTIONS TO SECTION 4

We will not pay for:

1. Money, jewellery, furs, documents, securities, tickets or stamps
2. Goods or samples carried in connection with any trade or business
3. Property insured under any other policy
4. Property in or on any open top car

SECTION 5 – PERSONAL ACCIDENT

If You or Your spouse suffer accidental bodily injury as a result of an accident involving Your Car We will pay £1000 if, within 12 months, this injury is the cause of:

1. death
2. the complete and irrecoverable loss of sight of one or both eyes
3. the loss by severance, at or above the wrist or ankle, of one or more limbs.

Payment will be made direct to the injured person or the legal personal representatives of that person.

EXCEPTIONS TO SECTION 5

We shall not pay:

1. more than one of the above benefits
2. in any Period Of Insurance, more than £1000 in respect of any one person, or £2000 in total
3. any benefit in respect of death of, or bodily injury to, any person who is over 75 years at the time of sustaining the injury
4. any benefit in respect of death or bodily injury to any person by suicide or attempted suicide.

SECTION 6 – MEDICAL EXPENSES

If You or any occupant of Your Car is injured in an accident involving Your Car, We will pay medical expenses incurred up to £100 for each person injured.

SECTION 7 – FOREIGN USE

1. Compulsory insurance cover outside the Territorial Limits

Your policy provides the minimum cover You need by law to use Your Car in:

1. any country which is a member of the European Union
2. any other country which the Commission of the European Union approves as meeting the requirements of Article 7(2) of the European Community Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (no. 72/166 CEE)

2. Full Policy cover outside the Territorial Limits

Your policy automatically provides the cover shown on Your Schedule for up to 45 days in any one Period of Insurance while you are using Your Car in the countries referred to in Section 7 1. above provided that:

1. Your Car is taxed and registered in the United Kingdom
2. Your Car is normally kept in the United Kingdom
3. You maintain a permanent home in the United Kingdom

If you intend to use Your Car outside the Territorial Limits for a period in excess of 45 days with a maximum of 90 days You must notify Your Broker before You leave and pay any additional premium that is required. We will not provide cover for any period in excess of 90 days.

Your policy provides cover while Your Car is in transit (including loading and unloading) between any countries to which this policy applies, but any sea transit must be by a scheduled sea route.

We will also pay the foreign customs duty that You must pay as a result of loss or damage to Your Car insured by this policy preventing its return to the UK.

3. Other charges

We will insure You against general average contribution, salvage and sue and labour charges, arising from the transportation of Your Car, between any countries to which this insurance applies.

SECTION 8 – NO CLAIMS DISCOUNT

In the event of no claim being made or arising under this policy the premium for renewal will be reduced in accordance with the scale applicable at the renewal date.

If You make a claim under this policy the no claims discount will be reduced in line with the scale applicable at renewal date. If two or more claims are made in any one Period Of Insurance the no claims discount will be deleted in full.

Details of the no claims discount scale are available on request.

Any No Claims Discount to which You are otherwise entitled will not be disallowed as a result of a claim:

1. solely for repair or replacement of glass in the windscreen, side or rear windows of Your Car
2. under Section 2.4 (Emergency Treatment Fees) of this policy.

The No Claims Discount is not transferable to any other person.

SECTION 9 – UPKEEP AND REPAIR BY THE MOTOR TRADE

If Your Car is in the custody of a member of the motor trade for upkeep or repair, Your policy will continue in force. We will not however, cover any liability of the trader.

SECTION 10 – CAR SHARING

If You accept payments as part of a car sharing agreement for social or other similar purposes, these payments will not be regarded as payments for hire or reward provided:

1. Your Car is not designed to carry more than seven passengers
2. the passengers are not being carried in the course of a business of carrying passengers
3. the total contributions received for the journey concerned do not involve any profit

SECTION 11 – GENERAL EXCEPTIONS

We shall not be liable in respect of:

1. Use and driving

Any accident, injury, loss, damage or liability while Your Car, or any other car for which insurance is provided by this policy, is being:

1. used to Your knowledge for any purpose not permitted by the Certificate Of Motor Insurance
2. driven to Your knowledge by any person not described in the Certificate Of Motor Insurance
3. driven by You unless You hold a licence to drive such vehicle or have held and are not disqualified, from holding or obtaining such a licence
4. driven with Your consent by any person who to Your knowledge does not hold a licence to drive such a car, unless such person has held, and is not disqualified from holding or obtaining, such a licence
5. driven by any person who holds a provisional licence, unless they comply with the condition of that licence in relation to an accompanying full licence holder

2. Agreements

Any liability You accept by agreement or contract unless liability would have applied in any event.

3. War Risks

Any consequence of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war rebellion, revolution, insurrection or military or usurped power other than is necessary to meet the requirements of the Road Traffic Acts.

4. Earthquake or Riot

Any accident, injury, loss or damage arising from, or in consequence of:

1. earthquake
2. riot or civil commotion elsewhere than in Great Britain, the Isle of Man or the Channel Islands

5. Nuclear Risks

Loss, damage, accident or liability resulting or arising from, or directly or indirectly caused by, or contributed to or arising from:

1. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
2. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of such assembly

SECTION 11 – GENERAL EXCEPTIONS continued

6. **Sonic Booms**

Pressure waves caused by aircraft or aerial devices travelling at sonic or supersonic speeds.

7. **Obsolete Parts**

Any amount greater than the maker's last list price in the UK for the supply of any spare part or accessory. At Our discretion a cash settlement on this basis may be made if such a part cannot be obtained.

8. **Airport Risks**

Any loss, damage, injury or liability while Your Car is in, or on, any part of an aerodrome, airport or airfield used:

1. for the take-off or landing of aircraft, or for the movement of aircraft on the surface
2. as aircraft parking aprons including the associated service roads and ground equipment parking areas

SECTION 12 – GENERAL CONDITIONS

The policy and Schedule shall be read together. Where a particular word or expression has been given a specific meaning, this meaning or expression will apply wherever the word or expression appears.

1. Claims procedure and requirements

1. In the event of any accident, injury, loss or damage, You or Your legal representative must at Your own expense:
 1. give Us full details, as soon as possible, after any event which could lead to a claim under this policy by phoning MMA Motor Care Line on 0870 8484 999
 2. send to Us any letters or documents You receive in connection with the event before You reply to them
 3. take all reasonable precautions to prevent further injury, loss or damage
 4. inform the police of theft or malicious damage
 5. send to Us upon receipt any writ summons or other legal process issued or commenced against You
 6. notify Us of any impending prosecution, coroners inquest or fatal accident enquiry, or the intended issue of any writ, summons or other legal process by You or on Your behalf
2. We shall be entitled to:
 1. take and keep possession of Your Car and to deal with the salvage in a reasonable manner
 2. negotiate, defend or settle in Your name or on Your behalf, any claim made against You
 3. prosecute in Your name, for Our benefit, any claim against any other person in respect of any amount paid or payable
3. You must not:
 1. abandon any property to Us
 2. negotiate or repudiate any claim without Our written consent

2. Reasonable precautions

You must take all reasonable precautions to avoid injury, loss or damage and maintain Your Car in a safe and roadworthy condition.

3. Changing Your Car

1. If You change Your Car We will not be liable under this policy, except as required by the Road Traffic Acts, until We have been advised of the change. Once You have advised Us We will notify You of any change in Your premium or terms of cover.
2. The Certificate Of Motor Insurance issued with this policy specifies Your Car by its registration mark. No cover applies to any additional or replacement car until a covernote to that effect has been issued by or on behalf of the Company.

SECTION 12 – GENERAL CONDITIONS continued

4. Cancellation

1. Policyholders who cancel their policy within 14 days of the latter of either:

1. the inception or renewal date
2. the date from which they receive the contractual terms and conditions

are entitled to a proportionate return of their premium less £35. This applies even if the policyholder has made a claim.

Policyholders who cancel their policy after 14 days are also entitled to a proportionate return of the premium less £35, if no claim has been made.

The service charge will be applied to the first year of insurance only, and not successive years.

In either case, the Certificate of Motor Insurance must be returned to MMA Insurance in order to cancel the insurance policy together with written notification of your intention to cancel the policy.

2. We or any agent appointed by Us and acting with Our authority may at any time cancel this policy by giving You 7 days notice in writing, by recorded delivery letter, to Your last known address. On return of the Certificate of Motor Insurance, We will refund that part of Your premium that applied to the rest of the Policy.
3. If you pay the premium for this policy by Our instalment plan and any of Your monthly instalments are not paid by the due date, the balance outstanding shall become payable. We will give You 7 days written notice and if the balance outstanding remains unpaid, the policy will be cancelled on expiry of such notice and you must return Your Certificate of Motor Insurance to Us immediately.

5. Information Supplied

We will only provide the cover described in this policy if:

1. all the terms and conditions of this policy so far as they apply have been met by You or any one claiming under this policy
2. The declaration and information given on the proposal form provided by You, and on which this contract is based, are complete and correct as far as You know

6. Right of Recovery

If the law of any country in which Your policy operates requires Us to settle a claim which We would not otherwise have paid, We have the right to recover this amount from You or from the person who incurred the

SECTION 12 – GENERAL CONDITIONS continued

liability.

7. Sharing of Claims

If You are insured by any other policy for loss or damage which results in a valid claim under this policy, We shall not be liable to pay more than Our rateable proportion. Nothing in this condition will impose on Us any liability from which We would have been relieved by 1.3 in Exceptions to Section 2

8. The Motor Insurance Database

It is a condition of the policy that you supply such details of the vehicles whose use is covered by the policy as are required by the relevant law applicable in Great Britain and Northern Ireland, for entry on the Motor Insurance Database.

9. Choice of Law

You and we are free to choose the law applicable to this contract but, in the absence of agreement to the contrary, the law of the country in which you are resident at the time of the contract will apply. If you are not resident in the United Kingdom, the law that will apply will be the law of England and Wales.

10. Fraud

If any fraudulent means including inflation or exaggeration of any claim or submission of forged or falsified documents are used to obtain benefit by You or anyone acting on Your behalf, all benefit under the policy shall be forfeited.

SECTION 13 – ENDORSEMENTS

Endorsements are only applicable if specified in the Schedule.

1. Not applicable

2. Ownership

The person whose name appears alongside this Endorsement number in the Schedule has been recorded as the owner of Your Car.

3. Young Drivers Excluded

We shall not be liable while Your Car is being driven by, or is in the charge of any person below the minimum age specified in the Schedule.

4. Named Driver Excluded

We shall not be liable while Your Car is being driven by, or is in the charge of, the person named in the Schedule.

5. Driving Other Cars Excluded

Section 2.1.4 is deleted.

6. Driving Other Cars Transferred to Named Person

Section 2.1.4 cover is transferred to the person specified in the Schedule.

7. Protected No Claim Discount

If You pay the appropriate additional premium annually following allowance of 65% or more No Claims Discount, this reduction shall apply to each subsequent renewal unless more than 2 claims arise in any five year period of insurance. If 3 or more claims arise in any five consecutive years the No Claims Discount protection will be withdrawn and the discount reduced in line with the scale shown under Section 8 of this policy. You may have to pay a higher premium or excess if you make a claim.

SECTION 13 – ENDORSEMENTS continued

8. **Master Motorist - Comprehensive Cover**

The limit under Section 4 is increased to £100.

The limit under Section 5 is increased to £5000/£10000 in total.

The limit under Section 6 is increased to £200.

Sections 1.1 and 1.2 are extended to apply to a luggage trailer owned by You. The amount payable by Us in respect of any claim for loss of, or damage to, the trailer shall not exceed £250.

We will not be liable for:

1. loss of, or damage to, property being conveyed by the trailer.
2. loss or damage occurring while the trailer is attached to any vehicle other than Your Car.

9. **Not applicable**

10. **Windscreen Cover Excluded**

Section 3 of this policy is deleted.

11. **Personal Effects Cover Excluded**

Section 4 of this policy is deleted.

12. **Personal Accident Benefits Excluded**

Section 5 of this policy is deleted.

13. **Medical Expenses Excluded**

Section 6 of this policy is deleted.

14. **Audio Equipment limit**

The audio equipment limit in section 1.2.2 is amended to read “£250 less the Excess”.

15. **Security Endorsement**

We will not be liable under Section 1.1.2 of this policy unless the type of anti theft device shown on the Schedule has been set and is in use at the time of loss of, or damage to Your Car.

SECTION 13 – ENDORSEMENTS continued

16. Overnight Location

We will not be liable for the first £500, in addition to any other excesses, under section 1.1.2 of this policy, unless the car is kept overnight as specified in the Schedule, if within the vicinity of the home address.

17. Compulsory Overnight Location

We will only be liable under Section 1.1.2 of this policy when the car has been locked in a secure garage overnight, if within the vicinity of the home address.

COMPLAINTS PROCEDURE

It is always our intention to provide a first class standard of service. However, if you do have any cause for complaint please contact us:

The Underwriting Manager or the Claims Manager at the above address. If you consider the matter still unresolved the following options are open to you:

1. Write to the Chief Executive at MMA Insurance plc
2. Ask for your case to be reviewed by the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

There are a few instances where the FOS are not able to assist and you must have allowed MMA the opportunity to resolve your complaint before the FOS will become involved.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claims, without any upper limit.

ADDITIONAL SERVICES

Broken windscreen or window

Contact the MMA Motor Care Line on **0870 84 84 999** for guaranteed repairs or replacement by our approved supplier. You must produce your certificate of motor insurance to take advantage of these services. Please also note that VAT registered policyholders will be asked to pay the VAT at the time of replacement.

If your car breaks down

You have access to roadside help.

Our Helpline operator will arrange for:

- one of the roadside assistance contractors to attend the breakdown within 1 hour and repair your car on the spot (if it cannot be fixed there and then, they will tow it to the nearest garage or to any destination you agree with them).
- an emergency message to be sent to up to 2 people to explain the delay.

You must pay for the assistance. A very competitive scale of charges for this services applies.

FOR ACCESS TO ALL THE ABOVE SERVICES PLEASE CALL



Motor Care Line
0870 84 84 999



MMA Insurance plc

Norman Place
Reading
RG1 8DA

Tel: 0118 955 2222
Fax: 0118 955 2211
www.mma-insurance.com

Your Broker/Intermediary to whom all correspondence should be addressed is: