To report a claim, call:

ADRIAN FLUX	Chartwell Insurance	FLUXDIRECT	HIC
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

Private Car

Policy

Please make sure you spend a few minutes to review what you're paying for, to make sure you have the cover you want.

All information in this document is correct at the time of printing (December 2015), for full up to date information please visit our website

coveainsurance.co.uk

Covea Insurance

Welcome to Covéa Insurance

Welcome to **your** car insurance policy from Covéa Insurance.

We really need **you** to read this document to make sure **you** have bought the right car insurance product for **you**. This document is laid out so that **you** can easily find what **you** need, when **you** need it.

Before **you** do anything else, please spend a few minutes checking the following documents carefully:

- **your schedule** ☑
- **your statement of fact** ☑
- **your certificate of insurance** ☑

These documents, and any **endorsements we** send **you**, form the contract between **you** and **us**.

Check all the information **you** have provided **us** with is correct in **your statement of fact**. If any information is incorrect, please tell **us** as soon as possible as this could affect **your** insurance cover.

Check **your** cover. If the policy does not provide **you** with the insurance cover **you** want, please contact **us** straightaway.

We are delighted **you** chose **us** to insure **your car**. **We** hope **you** are happy with **your** cover and the service **we** provide.

Thanks for choosing us,
The Covéa Insurance Team

Contact Us

If you want to talk to us about your policy, call us on:
0330 221 0444

If you need to make a claim, call us on:
0330 024 2240

If you need to make a windscreen claim, call us on:
0330 024 2270

Please have your policy number to hand when contacting us

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Policy cover

The **schedule** shows the type of insurance cover that applies. Unless an **endorsement** shows that certain sections of the policy do not apply to **your** insurance, then:

- if the cover is comprehensive, all the sections and the general exclusions and conditions printed in this booklet apply;
- if the cover is third party, fire and theft, sections 1, 2, 10 and the general exclusions and conditions printed in this booklet apply, but cover for accidental or malicious damage in section 1 does not apply and driving other cars in section 3 does not apply;
- if **you** have paid an extra premium to add windscreen cover to a third party, fire and theft policy, section 4 also applies.

Please remember that information in **your schedule** or in **endorsements** may change the terms of **your** cover shown in this booklet.

Please also read the general exclusions and general conditions sections of this booklet, as these apply to all sections.

Help is at hand!
Look out for this symbol to help **you** understand **your** cover and point out any important information.

Definitions

Claims Helpline
0330 024 2240

We don't hide behind jargon. To help you understand everything we say, here are the explanations of the key words we have used.

The following defined words are printed in bold type and the meanings of these words are set out below.

Certificate of insurance

This forms part of the policy and proves that **you** have motor insurance which is required by law to drive a motor vehicle on public roads. This also shows who is allowed to drive **your car** and the purposes for which **your car** can be used.

Civil partner

The person who **you** have entered into a legal civil partnership with as defined in the Civil Partnership Act 2004 (a civil partnership is a formal arrangement that gives same-sex partners the same legal status as a married couple).

Endorsement

Further terms of the policy or features of the insurance cover that form part of **your** policy. Any **endorsements** that apply are printed in **your schedule**.

Excess

The first part of a claim which **you** must pay. More than one **excess** can apply to **your** policy as shown in **your schedule**.

Insured driver

Anyone shown on the **certificate of insurance** as a person allowed to drive **your car** and who is not excluded from driving under the conditions and exclusions of the policy or in any **endorsement** to the policy.

Keys

Any device used for starting **your car** or using its locking mechanism or immobiliser.

Market value

The cost of replacing **your car** with one of the same make, model, specification, year, mileage and condition. In assessing the **market value** of **your car**, **we** may refer to insurance industry recognised guides of vehicle values as well as searching for available vehicles being offered for sale to the general public.

Definitions

continued

Period of insurance

The length of time the insurance cover is in force, as shown in **your schedule**.

Road Traffic Acts

The laws which include details of the minimum motor insurance cover needed in the **territorial limits**.

Schedule

This forms part of the policy and contains details of **you** and **your car** and particular features of the insurance. **We** will issue **you** with a replacement **schedule** each time **your car** or other features of **your** insurance are changed. **We** will also issue **you** with a new **schedule** when **you** renew the policy.

Statement of fact

The information **you** gave in **your** application for this insurance. This includes information given in writing (or spoken) by **you** or by someone on **your** behalf.

Territorial limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including transporting **your car** by sea within or between them.

We, us, our

Covea Insurance plc. This insurance policy is provided by Covea Insurance plc.

You, your

The person or company named as the insured in **your schedule**.

Your car

The insured vehicle shown on the **certificate of insurance** including any standard tool kit the manufacturer has supplied with it, and accessories permanently fitted to it.

Your husband or wife

The person **you** are legally married to (not **your** partner).

Making a claim

Claims Helpline
0330 024 2240

What should I do if I need to make a claim?

- To tell **us** about a new claim, please call **our** Claims Helpline on 0330 024 2240.
- To tell **us** about a new windscreen or windows claim, **you** should call **our** Glassline on 0330 024 2270.

Please see page 36 for more details on the Claims Procedure.

When you call us, please have the following to hand:

- **Your** personal details.
- Details of the incident and where it happened.
- What the damage is to **your car** and if **your car** is driveable.
- Details of anyone else involved, including their vehicle registration number and contact details.
- Details of any passengers in **your car** or in any other vehicle involved.
- Details of any witnesses to the incident.
- Details of anyone who was injured in the incident.
- Details of whether the police attended the incident and any crime reference number, if relevant.

Making a claim

continued

Why choose our approved repairer network?

If your car can be repaired

If **you** choose to use an approved repairer, **we** provide a full accident recovery and repair service, including:

- high-quality repair service carried out by industry-recognised repairers;
- a small courtesy car to keep **you** on the road after an accident;
- free collection and return delivery of **your car**; and
- a life-time workmanship guarantee on all repairs (or five years from the date **you** transfer ownership of **your car** to someone else).

We pay the repair bill. All **you** need to do is pay **your** policy **excess** direct to the repairer once the repairs to **your car** are completed.

If your car can't be repaired

If **your car** cannot be repaired **we** will tell **you** as soon as possible. **We** will assess **your car** and provide a valuation. Once **we** have agreed the valuation **we** can make the payment to **you** by a bank transfer to help **you** get back on the road as quickly as possible.

We take pride in delivering great customer service

We understand what it's like to be a customer and what makes great service. **We** have recently been awarded 'World Class Service Provider' accreditation by the Institute of Customer Service (ICS) for **our** motor claims services.

ServiceMark

Accredited from Apr '13 - Apr '16

The Institute of Customer Service

Is something wrong?

Claims Helpline
0330 024 2240

Please tell us if there is something wrong

For full details of **our** complaints procedure, please contact us. Or **you** can download a copy from **our** website at www.coveainsurance.co.uk/complaints

If **you** are not satisfied with the service **we** have provided, please tell **us** so that **we** can do **our** best to resolve the problem. **You** can contact **us** in the following ways.

- by phone — 01422 286406
- by email — customer.relations@coveainsurance.co.uk
- or **you** can write to **us** — Customer Relations
Covea Insurance plc
Halifax House, Ferguson Street
Halifax, West Yorkshire HX1 2PZ

For **your** and **our** protection, and for training and monitoring purposes, **we** may record and monitor phone calls.

We are always here for **you** but so that **we** can help **you** as quickly as possible, please provide or have these things ready for **us**:

- **your** policy reference or **certificate of insurance** number;
- **your** claim reference number;
- **your** daytime and evening phone numbers; and
- **your** email address.

You may be eligible to refer **your** complaint to the Financial Ombudsman Service. For further details, they can be contacted at.

Write to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Phone: 0300 123 9123 from a mobile or 0800 023 4567 from a landline

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Your legal rights are not affected if **you** take any of the steps shown above.

Driving your car and its cover

Section 1a: Loss of or damage to your car if your car can be repaired

If your car has been in an incident and can be repaired

What we can cover you for

We will insure **you** against loss of or damage to **your car** caused by:

- accident or malicious damage (if the policy cover is shown as comprehensive in the **schedule**);
- fire (if the policy cover is shown as comprehensive or third party, fire and theft in the **schedule**); or
- theft or attempted theft (if the policy cover is shown as comprehensive or third party, fire and theft in the **schedule**).

We can choose to use parts or accessories, which aren't supplied by **your car** manufacturer but are of a similar type and quality to the parts and accessories **we** are replacing.

If the repairs improve the condition of **your car**, **we** can ask **you** to pay part of the repair cost.

You will have to pay the repairer the total **excess** as shown in **your schedule**.

Any repairs carried out by **our** approved repairer are guaranteed as long as **you** still own **your car**.

Don't get caught out – **you** must provide a police crime reference number if **you** wish to claim for loss or damage as a result of theft, attempted theft or malicious damage.

Section 1a: Loss of or damage to your car if your car can be repaired *continued*

Claims Helpline 0330 024 2240

If your car has been in an incident and can be repaired

Benefits you receive

Courtesy car

You will be provided with a small car (such as a Ford KA) with a manual gearbox while **your car** is being repaired by one of **our** approved repairers. The courtesy car will be covered under the same terms and conditions as set out in this policy. **You** must only use the courtesy car in the United Kingdom and under the approved repairer's terms of use.

Recovering your car

If **your car** is damaged and it can't be driven, **we** will pay the cost of moving **your car** to the nearest approved repairer or place where it can be stored safely. If the repairer is within the **territorial limits**, **we** will also pay the cost of returning **your car** home after it has been repaired.

You and your passengers

We will make sure that **you** and **your** passengers are taken to a safe place if **your car** is not driveable after an accident.

Storage

We will pay for storage charges for **your car** as long as **you** have told **us** about them beforehand and **we** have agreed that they are reasonable.

Audio equipment or satellite navigation (sat nav) equipment

We will pay the cost of repairing or replacing audio or satellite navigation equipment that was permanently fitted as standard when **your car** was first registered. **We** will pay up to £500 for permanently fitted audio equipment and satellite navigation equipment that was not fitted to **your car** when it was first registered.

If **you** have third party, fire and theft cover, **we** will pay the cost but only up to £150 to replace or repair audio or satellite navigation equipment permanently fitted to **your car**.

Driving your car and its cover

Section 1b: Loss of or damage to your car if your car is a total loss

If your car has been in an incident and is a total loss (a write off)

What we can cover you for

We will insure **you** against loss of or damage to **your car** caused by:

- accident or malicious damage (if the policy cover is shown as comprehensive in the **schedule**);
- fire (if the policy cover is shown as comprehensive or third party, fire and theft in the **schedule**); or
- theft or attempted theft (if the policy cover is shown as comprehensive or third party, fire and theft in the **schedule**).

If a claim is settled by a cash payment, **we** will pay any amount outstanding on a finance or credit agreement first. **We** will pay up to the **market value** of **your car** (as it is at the time of the loss or damage) less the total **excess** as shown in **your schedule**.

If **your car** is a total loss, and has a private registration number plate, **we** will give **you** 30 days from the date a settlement value is agreed to transfer that private registration number onto a DVLA Retention Certificate in **your** name. If **you** do not tell **us** that **you** want to keep the private registration number plate, **we** will dispose of it with **your car**.

Don't get caught out – **you** must provide a police crime reference number if **you** want to claim for loss or damage as a result of theft, attempted theft or malicious damage.

Courtesy Car
A courtesy car is only available if **your car** is repairable and **you** use **our** approved repairer. In the event **your car** is a total loss (a write-off) or stolen not recovered, **we** cannot provide a courtesy car.

Settling Claims
If the loss or damage to **your car** is covered under **your** policy, **we** will choose whether to arrange for repairs to **your car** or **we** will settle **your** claim by giving **you** a cash payment.

Driving your car and its cover

Section 1b: Loss of or damage to your car if your car is a total loss

continued

Claims Helpline
0330 024 2240

If your car has been in an incident and is a total loss (a write off)

Benefits you receive

Recovering your car

If **your car** is damaged and it can't be driven, **we** will pay the cost of moving **your car** to a place where it can be stored safely.

You and your passengers

We will make sure that **you** and **your** passengers are taken to a safe place if **your car** is not driveable after an accident.

Storage

We will pay for storage charges for **your car** as long as **you** have told **us** about them beforehand and **we** have agreed that they are reasonable.

New car replacement

If **your car** is less than 12 months old and **you** have owned **your car** from the date of first registration, **we** will replace **your car** with a new one of the same make, model and specification if available in the **territorial limits** if **your car**:

- has been stolen and not recovered; or
- has been damaged and the cost of repairing **your car** is more than 55% of the list price including taxes.

If **you** are still paying for **your car** under a finance agreement, **we** will need the finance company's permission to settle the claim in this way.

If a new car of the same make, model and specification is not available in the **territorial limits**, **we** will settle **your** claim by giving **you** a cash payment.

Driving your car and its cover

Section 1a & 1b: Loss of or damage to your car

If your car has been in an incident and can be repaired or if your car has been in an incident and is a total loss (a write off)

What we can't cover you for

We will not insure loss of or damage to **your car** caused by the following.

- Wear and tear
- Punctures, cuts or bursts to tyres
- Any mechanical, electrical, electronic chip or computer software breaking or failing to work properly
- Frost, unless **you** have followed the manufacturer's instructions to avoid liquid freezing
- The wrong fuel being used
- Theft or attempted theft while nobody is in **your car**, unless all the doors, windows and other openings are closed and locked, the car **keys** are removed, and the car alarm is set (if **you** have an alarm)
- A deliberate act by anybody insured under this policy
- **Your car** being seized or destroyed by, or on behalf of, any government or public authority
- **Your car** being driven without **your** permission by **your** employee, a member of **your** family, a person living in **your** home, **your** partner, girlfriend or boyfriend, unless there is evidence that they are being prosecuted for taking **your car**
- **Your car** being taken or driven by a person who got **your** permission by pretending to be a buyer for it or by offering to sell it for **you**

We will also not insure the following.

- Loss of or damage to communication systems, phones, radar detectors, televisions, DVD players, portable navigation equipment or similar equipment
- Loss or damage to any trailer, caravan or vehicle (or any property in the trailer, caravan or vehicle) being towed by **your car**
- Any decrease in value whether **you** have repaired **your car** or not
- Any extra costs resulting from parts or replacements for **your car** not being easily available in the United Kingdom
- Loss of use of **your car** and any associated costs or expenses

Driving your car and its cover

Section 2: Legal liability to others

Claims Helpline
0330 024 2240

What we can cover you for

Legal liability

We will cover **your** legal liability for the death of or bodily injury to any person and damage to property caused by:

- **you** using or driving **your car**; or
- **you** or an **insured driver** driving a courtesy car supplied by **our** approved repairers while **your car** is being repaired as a direct result of damage covered by this policy.

We will also cover the legal liability for the death of or, bodily injury to any person and damage to property caused by the following people:

- An **insured driver** driving **your car** with **your** permission
- Any person using (but not driving) **your car** for social, domestic and pleasure purposes with **your** permission
- Any passenger travelling in **your car**, or getting into or out of **your car**, with **your** permission
- The legal personal representatives of any person who has died and who was covered by this section of the policy
- **Your** employer while an **insured driver** is driving **your car** on the business of **your** employer with **your** permission. (This cover only applies if the **certificate of insurance** shows that business use is allowed. The cover does not apply if **your car** is owned by or hired, rented or leased to **your** employer.)
- **Your husband**, **wife** or **civil partner** while an **insured driver** is driving **your car** on the business of **your husband**, **wife** or **civil partner** with **your** permission. (This cover only applies if the **certificate of insurance** shows that the business use is allowed and that **your husband**, **wife** or **civil partner** is an **insured driver**)
- **Your husband's**, **wife's** or **civil partner's** employer while any **insured driver** is driving **your car** on the business of **your husband**, **wife** or **civil partner's employer** with **your** permission. (This cover only applies if the **certificate of insurance** shows that the business use is allowed and that **your husband**, **wife** or **civil partner** is an **insured driver**. The cover does not apply if **your car** is owned by or hired, rented or leased to **your husband's**, **wife's** or **civil partner's** employer.)

Section 2: Legal liability to others

continued

What we can cover you for *(continued)*

Legal costs and expenses

We will also pay:

- legal costs and expenses which **we** have previously agreed and which arise from any coroner's inquest, fatal accident inquiry or police prosecution in connection with an accident covered by this policy;
- the cost of emergency treatment to injured people if the **Road Traffic Acts** say that the payment must be made; and
- liability to other people when **your car** is being used for towing any single trailer or caravan or broken-down vehicle while the trailer, caravan or vehicle is attached to **your car** and if this is allowed by law, unless **you** are being paid to tow the attached vehicles.

Section 2: Legal liability to others

continued

Claims Helpline
0330 024 2240

What we can't cover you for

We will not insure loss of or damage:

- to any vehicle or property that belongs to, or is in the care of, any person, company or firm claiming under this policy section;
- to any trailer, caravan or vehicle (or to any property in the trailer, caravan or vehicle) being towed by **your car** or being towed by a vehicle being driven by **you**; or
- as a result of a deliberate act by anybody insured under this policy.

We will also not insure any liability:

- for death of or injury to the person driving or in charge of **your car** under this section;
- which is covered under another insurance policy;
- for pollution or contamination unless it is caused by a sudden event which was not deliberate and not expected to happen; or
- for death or injury to an employee which arises out of or in the course of their employment by **you** or by another person, company or firm covered by this section of the policy. However, **we** will give the minimum cover needed under the **Road Traffic Acts**.

We will also not insure:

- loss or damage or liability which is the responsibility of the person driving or steering any vehicle being towed by **your car** or being towed by a vehicle being driven by **you**;
- any amount over £20 million for damage to other people's property (including any related indirect loss or damage) and any amount over £5 million for related legal costs and expenses as a result of any claim, or series of claims caused by one event;
- any amount over £1 million for pollution or contamination as a result of any claim, or series of claims caused by one event; or
- any legal costs or other amounts that **you** pay or agree to pay, or that any person, company or firm claiming cover under this policy section pays or agrees to pay, without first getting **our** agreement.

Driving your car and its cover

Section 3: Driving other cars

What we can cover you for

If **your certificate of insurance** states **you** have cover for driving other cars, **we** will cover **your** legal liability for the death of or bodily injury to any person or damage to property (or both) caused by **you** driving any other private motor car (this does not include any commercial vehicle, motorcycle or any other motor vehicle) that **you** don't own, is not registered to **you** and is not hired to **you** under a hire purchase or rental or lease agreement, as long as:

- **you** drive in the **territorial limits**;
- the other private motor car is registered and normally kept in the **territorial limits**;
- there is a current and valid policy of insurance in force for the other private motor car **you** are driving;
- **you** have the owner's permission to drive the other private motor car;
- the other private motor car has not been seized or confiscated by, or on behalf of, any government or public authority;
- **you** are not covered by any other insurance to drive the other private motor car;
- **you** still own **your car** (or **you** are still its main driver and **you** told **us** that someone else owns **your car** when **you** insured it with **us**), it has not been stolen and not recovered or damaged or has not been declared a total loss (a write-off); and
- **you** are aged 25 or over.

Benefits you receive

Driving other cars

You have the minimum insurance required by law (third party only) to protect **you** against any legal liability when driving another private motor car.

Section 3: Driving other cars

continued

Claims Helpline
0330 024 2240

What we can't cover you for

We will not insure loss of or damage to the private motor car **you** are driving under this section.

This cover for driving other cars does not apply if the other private motor car **you** are driving is owned by or registered to, or hired, rented or leased to, **you**, **your** business partner or **your** employer, or is being kept or used in connection with **your** or **your** employer's business.

This cover for driving other cars does not allow use to release a motor vehicle, other than **your car** which has been seized by, or on behalf of, any government or public authority.

The private motor car **you** are driving under this section must not weigh more than 3.5 tonnes in gross vehicle weight.

Anything which is not covered under section 2 of this policy is not covered under this section.

If **you** have driving other cars cover, (please check **your certificate of insurance**) this is a great benefit for unexpected situations or emergencies.

If **you** need to drive another private motor car make sure it is already insured by the owner, **you** get the owner's permission and let them know that **you** aren't covered for loss or damage to their private motor car.

If **you** are regularly using someone else's private motor car with the driving other cars cover, **you** must add yourself as a named driver on their policy, as this cover should only be used for emergencies.

Driving your car and its cover

Section 4: Windscreens and windows

If your windscreen or windows have been damaged

What we can cover you for

We will pay the cost of:

- repairing or replacing a damaged windscreen or windows of **your car**; and
- repairing scratches to the bodywork caused by the windscreen or windows being broken if they are damaged accidentally or maliciously.

You will need to pay an **excess** which is shown in **your schedule**.

We can choose to use parts or accessories which aren't supplied by **your car** manufacturer but are of a similar type and quality to the parts and accessories **we** are replacing.

You should call **our** Glassline on 0330 024 2270 before any work is carried out, so **you** can be put through to **our** approved glass repairer. If **you** choose not to use one of **our** approved glass repairers, **we** will limit the amount **we** pay under this section to £100 and a higher **excess** will apply as shown on **your schedule**.

Our approved repairer will try to provide a high-quality service. However, in the unfortunate event that something goes wrong, please allow **our** approved repairer to put right any problems.

Benefits you receive

You won't lose your no-claims bonus

If **you** claim under this policy section, **your** no-claims bonus will not be affected. However, **you** will need to pay an **excess** which is shown in **your schedule**.

Access to our approved repairer

To tell **us** about a new windscreen or windows claim, **you** should call **our** Glassline on 0330 024 2270

Section 4: Windscreens and windows

continued

Claims Helpline
0330 024 2240

What we can't cover you for

We will not pay for the following:

- Damage to any part of a glass or plastic sunroof, roof panel, or foldable roof or removable hood of a convertible car.
- Damage as a result of a deliberate act by anybody insured by this policy.
- Loss of use of **your car**.
- Any extra costs resulting from parts for **your car** not being easily available in the **territorial limits**.
- Extra costs for work to be carried out outside normal hours, unless the windscreen is shattered or the damage affects the driver's vision or the security of **your car**.
- Any costs that are more than the **market value** of **your car**.

Your other insurance benefits

Section 5: Personal belongings

If your personal belongings have been lost or damaged

What we can cover you for

We will pay for loss of or damage to personal belongings in **your car** caused by a motor accident, fire, theft or attempted theft.

Benefits you receive

Personal belongings

We will provide cover up to £100.

What we can't cover you for

We will not pay for the following:

- loss of or damage to money, jewellery, phones, cameras and their accessories, stamps, tickets or documents.
- loss of or damage to tools, goods or samples carried in connection with any business.
- theft of personal belongings, unless they are hidden in a glove box, boot or luggage compartment and **your car** is locked when it is unattended.
- theft of personal belongings from a soft-topped or convertible vehicle unless they are stolen from a locked boot or locked glove compartment.
- theft of personal belongings unless all doors, windows and other openings on **your car** are locked, and it is broken into by force.
- loss or damage due to wear and tear or loss in value.
- loss of or damage to property that is covered under any other policy (a household or travel policy for example).
- the amount of **your excess** shown in **your schedule**.

Your other insurance benefits

Section 6: Replacement locks

Claims Helpline
0330 024 2240

If your keys are lost or stolen and not recovered

What we can cover you for

We will pay to replace the door and boot locks on **your car** as long as **we** are satisfied that the person who may have the **keys** knows the location or identity of **your car**.

Benefits you receive

Replacement Locks

We will provide cover up to £1,000.

No excess to pay

If **you** claim under this policy section only, **you** do not have to pay any **excess**.

What we can't cover you for

We will not pay this benefit if:

- **your keys** are left in or on **your car** at the time of the loss; and
- **you** do not report the loss to the police within 24 hours of discovering it.

We will not pay more than **your car's market value**.

Important to note
Don't forget to always lock the doors, check all **your** windows are shut and make sure any personal belongings are out of sight.

- Never leave **your car** engine running while **your car** is unattended.
- If **you** have an alarm, make sure **you** use it.
- If **you** have a useable garage, park **your car** in it.

Please remember it is **your** responsibility to lock **your car** and make sure it is kept safe.
We will not cover any loss or damage if **you** don't lock **your car**.
Your no claims bonus will be affected if **you** claim under this section.

Your other insurance benefits

Section 7: Uninsured driver protection

If you are involved in an accident that is not your fault and the person responsible for the accident is not insured

What we can cover you for

If **you** are involved in an accident that is not **your** fault and the person responsible for the accident is not insured, **your** no claims bonus will not be affected and **you** won't have to pay **your excess**.

Benefits you receive

No excess to pay

If **you** claim under this policy section, **you** don't have to pay any **excess**.

Your no claims bonus is safe

If **you** claim under this policy section, **your** no claims bonus will not be affected.

What we can't cover you for

This cover will not apply if **we** are unable to trace the person responsible for the accident.

Important to note
To claim under this section **you** must provide **us** with the responsible person's vehicle registration number, vehicle make and model and, if possible, their name, address and phone number.

We'll protect you from uninsured drivers . . .
We don't think it's right that **you** should be out of pocket by paying an **excess** and losing **your** no-claims bonus if **you** are involved in an accident caused by an uninsured driver.

Your other insurance benefits

Section 8: Onward Travel

Claims Helpline
0330 024 2240

What we can cover you for

If **your car** is not roadworthy after an accident and **you** cannot complete **your** journey, **we** will refund the cost of overnight accommodation or travel expenses for **you** and **your** passengers.

You must provide a receipt for the cost of overnight accommodation or travel expenses before **we** will make this payment.

Benefits you receive

Accommodation or travel expenses

We will pay up to £50 per person (up to £300 in total).

Your other insurance benefits

Section 9: Child car seats

If your child car seat has been damaged

What we can cover you for

If **you** have a child car seat fitted in **your car** and **your car** is involved in an accident, as long as **you** are making a claim under section 1 of the policy, **we** will pay towards the cost of replacing the child car seat.

You must provide a receipt for the original child car seat before **we** will make this payment.

Benefits you receive

Child car seats

We will pay up to £100 per child car seat to cover the cost of replacing them.

What we can't cover you for

- There is no cover for child car seats if there is no claim under section 1 of this policy for the same accident.
- The amount of **your excess** shown in **your schedule**.

Important to note
If **you** are claiming for accommodation, travel expenses or a replacement child car seat, please ensure **you** have a receipt.

Your other insurance benefits

Section 10: Foreign travel

Claims Helpline
0330 024 2240

Compulsory cover – Driving your car abroad on minimum insurance cover

What we can cover you for

Your policy provides the minimum cover **you** need by law for civil liability to other people while **your car** is used in: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein, Norway, Monaco, Gibraltar, San Marino, Switzerland and Andorra.

The minimum insurance cover will apply to any other country which the European Commission is satisfied has made arrangements to meet the requirements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of motor vehicles.

If the minimum insurance needed by law in Great Britain is higher than the minimum needed in the country where **your car** is being used, **we** will provide the minimum insurance needed in Great Britain.

Benefits you receive

Compulsory insurance cover outside the territorial limits

You have the minimum motor insurance cover needed by law (third party only) to protect **you** against any legal liability when driving abroad in the countries described above.

Your other insurance benefits

Section 10: Foreign travel

continued

Full policy cover – Driving your car abroad with comprehensive cover

What we can cover you for

Your policy automatically provides the cover shown on **your schedule** for up to 90 days if **your** cover is comprehensive and up to 35 days if **your** cover is third party, fire and theft within the **period of insurance** while **you** are using **your car** in the countries described in this section, as long as:

- **your car** is taxed and registered in the **territorial limits**;
- **your car** is normally kept in the **territorial limits**; and
- **you** have a permanent home in the **territorial limits**.

If **you** permanently live in Northern Ireland, **you** have foreign use cover as shown on **your schedule** which is extended for up to 365 days in the Republic of Ireland only.

Your policy provides cover while **your car** is being transported by rail or a recognised sea route (including while it is being loaded and unloaded) between any countries in which this policy provides cover, as long as:

- **you** are travelling with **your car**;
- the total time taken to transport **your car** is not more than 65 hours (including any stopovers during the journey); and
- the purpose of transporting **your car** is not to permanently export it.

Benefits you receive

Full policy cover outside the territorial limits

You can use **your car** in the countries listed under this section for up to 90 days if **your** cover is comprehensive and up to 35 days if **your** cover is third party, fire and theft in any one **period of insurance**.

What we can't cover you for

- Anything which is not covered under section 1 and 2 of this policy is not covered under this section.
- This section does not cover **you** to drive other cars.
- We do not offer insurance cover in countries that are not listed under this section.

You must take your certificate of insurance with you when taking your car to any of the countries listed on page 25.

Your other insurance benefits

Section 11: Personal accident benefits

Claims Helpline
0330 024 2240

What we can cover you for

We will pay £5,000 if **you** or **your husband, wife** or **civil partner** is accidentally killed or suffers an injury described below while travelling in, or getting into or out of, **your car** or any private motor car.

Benefits you receive

If **you** or **your husband, wife** or **civil partner** dies – £5,000

If **you** or **your husband, wife** or **civil partner** suffers an injury (see below):

- total and permanent loss of sight in one or both eyes – £5,000
- total and permanent loss of use of one or both hands or one or both feet – £5,000

What we can't cover you for

We will not pay the benefit if the injury or death:

- is the result of suicide or attempted suicide;
- happens when the person killed or injured is under the influence of alcohol or drugs;
- happens as a result of someone not wearing a seat belt when they have to by law; or
- happens more than three months after the date of the accident or is not a direct result of the accident.

We will not pay the benefit if the injury is not listed above.

We will not pay the benefit if **you** are a company or firm.

We will not pay more than £5,000 in any one **period of insurance**, and **we** will not pay more than £5,000 for a single accident, even if the person killed or injured in the accident is insured under more than one policy with **us**.

Your other insurance benefits

Section 12: Medical expenses

If you have any medical expenses to pay following an accident

What we can cover you for

We will refund medical expenses for each injured person if **you** or anyone in **your car** is injured as a result of an accident involving **your car**.

Benefits you receive

Medical expenses

We will pay up to £100 for each injured person.

Important to Note

You must provide a receipt or invoice before **we** will give **you** a refund for medical expenses.

Medical expenses can be confusing so let's explain this further

Following an accident **you** may have to pay for emergency treatment and prescriptions. This section covers **you** up to £100 for these costs.

Excesses

Claims Helpline
0330 024 2240

What you need to pay if you make a claim

If **your car** is lost, stolen or damaged, **you** must pay the **excess** shown in **your schedule** as the first part of **your** claim. More than one **excess** can apply to **your policy**. **You** must pay the **excesses** that apply regardless of whether or not **you** were responsible for the accident or loss, unless **you** are claiming under section 6 – Replacement locks or under section 7 – Uninsured driver protection.

Another **excess** will also apply if the driver of **your car** is aged 24 or under or has held a full driving licence for less than 12 months. This **excess** will be shown in **your schedule**.

You will need to pay **your excess** to the repairer once the repairs are completed or **we** will deduct the **excess** from any settlement payment **we** make to **you**.

Important to note

No-one really likes paying **excesses** but they form part of **your** insurance contract and can have a direct effect on the premium **you** pay.

If **you** choose to pay a voluntary **excess**, please be aware that **you** will have to pay this on top of any other **excess** as shown on **your schedule**. This will mean **you** will have to pay a higher **excess** if **you** need to make a claim.

Your no-claims bonus

How your no claims bonus works

If **you** make a claim, even if **you** were not responsible (for example, if **your car** is stolen or damaged by vandals) this will affect **your** no-claims bonus. **You** could lose part or all of **your** no-claims bonus. If **you** make a claim, **we** may also increase **your** premium or **excess** when **you** renew **your** policy.

We will not reduce **your** no-claims bonus if the damage to **your car** was caused by an uninsured driver (as long as the conditions set out in section 7– Uninsured driver protection, are met).

We apply a step-back policy that reduces **your** no-claims bonus for each claim made when **you** renew **your** policy, depending on the claim or claims made. For an example of what would happen if **you** made a claim within the **period of insurance**, please see the table below.

Example – how your no claims bonus (NCB) would be affected at renewal if you made a claim or claims during the period of insurance

Number of years' no-claims bonus currently available (without NCB protection)	No claims bonus at the next renewal (without NCB protection)		
	No claims	One claim within the policy period	Two or more claims within the policy period
0	1	0	0
1	2	0	0
2	3	0	0
3	4	1	0
4	5	2	0
5	6	3	0
6	7	4	0
7	8	5	0
8	9	6	0
9	10	7	0

Note: In the table above a claim is where **we** have made payment for any loss, damage or injury to a third party or where any costs paid for damage to **your car** cannot be, or have not yet been, recovered.

Your no-claims bonus

continued

Claims Helpline
0330 024 2240

If you have chosen to protect your no-claims bonus

Protecting **your** no-claims bonus allows **you** to make a claim without **your** no-claims bonus being reduced.

If **you** have chosen to protect **your** no-claims bonus this will be shown on **your schedule**, and **you** will only lose **your** no-claims bonus if **you** make more than two claims in a five-year period. If somebody makes a claim, **we** may also increase **your** premium or **excess** when **you** renew **your** policy.

The table below shows how **your** no-claims bonus would be affected if **you** made a claim or claims and **you** have chosen to protect **your** no-claims bonus.

Example – how your protected no-claims bonus would be affected at renewal if you made a claim or claims during the period of insurance

Number of years' no-claims bonus currently available (with NCB protection)	No claims bonus at the next renewal (with NCB protection)			
	No claims	One claim within the policy period	Two claims within the policy period	Three claims within the policy period
4	5	4	4	2
5	6	5	5	3
6	7	6	6	4
7	8	7	7	5
8	9	8	8	6
9	10	9	9	7

Note: In the table above a claim is where **we** have made payment for any loss, damage or injury to a third party or where any costs paid for damage to **your car** cannot be, or have not yet been, recovered.

If **you** have a minor incident with another person, but **you** are not claiming for the damage or loss to **your car**, another person may still make a claim against **your** policy. In these circumstances **we** may not allow **your** no-claims bonus until **we** are confident no claim will be made.

Cancelling your policy

If you cancel the policy

If **you** want to cancel the policy within 14 days of buying it or receiving **your** documents (whichever happens later), **we** will refund the premium for the exact number of days left on the policy, less an administration charge of £10, unless **you** have made a claim which has resulted in **your** no-claims bonus being reduced, in which case **we** will not refund any premiums. **We** will also do this if **you** want to cancel the policy within 14 days after the renewal date. If **you** choose not to renew **your** policy, **you** will not be charged for the renewal period, providing **we** receive **your** cancellation instructions before **your** renewal is due.

You may cancel the policy at any other time by letting **us** or **your** broker know. If **you** have paid for **your** insurance in full, by a single payment, and if no claim has been made or is anticipated in the current **period of insurance**, **we** will refund the exact number of days left on **your** policy less an administration charge of £35.

If **you** have chosen to pay **your** annual premium by instalments **you** must continue to pay **your** monthly direct debit. If no claim has been made or is anticipated in the current **period of insurance**, **we** will refund any over payment less an administration charge of £35.

When we or your broker may cancel the policy

We, or **your** broker may cancel the policy by sending **you** seven days' written notice to **your** last known address if **we** or **your** broker have a good reason for doing so. Some examples of situations where **we** or **your** broker might do this include:

- **you** not paying a premium when it is due;
- **you** not providing proof of no-claims discount or security;
- **you** providing **us** with incorrect information, and failing to put this right when **we** ask **you** to.

If **we** or **your** broker cancel **your** policy at any other time, **we** will refund the premium for the exact number of days left on the policy (if this applies), less an administration charge of £35. If **you** have made a claim which has resulted in **your** no-claims bonus being reduced in the current **period of insurance**, **we** will not refund any part of **your** premium.

If **we** or **your** broker cancel **your** policy on the grounds of fraud, cancellation may be immediate and **we** may keep any premium **you** have paid. **We** may also inform the police of the circumstances.

General exclusions

When we really can't cover you

Claims Helpline
0330 024 2240

This policy will not provide cover or benefits under the following circumstances

We will not pay for any loss, damage or liability which arises while **your car** is being:

- used for a purpose which is not allowed by the current **certificate of insurance** (racing for example);
- driven by, or is in the charge of, a person who has **your** permission to drive and who is not an **insured driver** (anyone not named on the policy);
- driven by a person who does not hold a driving licence, unless the person has held and is not disqualified from holding or getting a licence (the person driving the car must be legally entitled to do so);
- driven by a person who is not keeping to the conditions of the driving licence they hold or are entitled to hold (for example, someone driving a car on a provisional licence without having a qualified driver with them);
- driven by a person who has previously been disqualified from driving and has not reapplied for and received their licence from the issuing authority;
- used to take part in a crime (unless **your car** has been stolen);
- used in a place utilised for aircraft taking off, landing, parking or moving including airport service roads that the general public are not allowed to use;
- used in a race, speed trial, rally, track day or similar motor sporting event, or used in any connection with any event at the Nurburgring; or
- used in an unsafe or un-roadworthy condition or without a valid MOT (where one is required)

What is an exclusion?
Exclusions list specific events, circumstances or situations where **we** do not provide cover for certain loss, damage or liability. Exclusions protect **us**, the insurance company, from unreasonable risk, and apply to all of the policy sections.

General exclusions

continued

We will not pay for any loss, damage or liability which is the direct or indirect result of the following.

- War, revolution or any similar event.
- Actual or threatened terrorism or any similar event, or action to control, prevent or stop any terrorist event.

  (Terrorism is any illegal action involving violence, force or danger to people or property that appears to be intended to:

  – cause fear among the people of a country or state;

  – disrupt any part of the economy of a government, country or state; or

  – affect the policy or conduct of a government.)
- Earthquake, riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands.
- Ionising radiation or radioactive contamination from any nuclear fuel or from nuclear waste.
- The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
- Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound (this normally affects people who live in close proximity to airports or military bases).
- Anything harmful contained in any goods or property being towed by, carried on, supplied from, loaded on, or unloaded from **your car**.
- Any harmful or incorrect medical treatment or help given at or from **your car**.

However, **we** will provide the cover needed under the **Road Traffic Acts** for the events shown above.

We will not pay for any legal liability which arises under a contract or agreement unless the person, company or firm claiming cover under this policy would have had that liability if the contract or agreement had not existed.

We will not pay for any loss, damage or liability for which legal proceedings have been brought or judgement given in a court outside the United Kingdom, unless the proceedings or judgement are in a foreign country because **your car** was being used in that country and **we** had agreed to provide insurance in that country.

We do not cover any loss, damage or liability arising from an incident if **you** or anyone insured under the policy is convicted of driving while under the influence of alcohol or drugs. **We** have the right to recover from **you** any amounts which **we** pay before such conviction or which **we** are required to pay by law.

General conditions

Please make sure you read this page

Claims Helpline
0330 024 2240

Your duty

We will only provide the insurance cover set out in this policy if:

- **you** keep to the conditions of the policy; and
- the **statement of fact** does not contain any fact or declaration which is not true to the best of **your** knowledge or belief, and **you** have told **us** about any circumstances that are likely to affect **our** decision to accept **your** application for insurance cover.

Changes in circumstances

You must tell **us**, as soon as possible, about any change in circumstances as this could affect **your** insurance cover.

Examples of these changes are:

- any changes to **your car**, including engine modifications and changes such as fitting alloy wheels, spoilers or skirts;
- any problem to do with the health of any person who will drive **your car**;
- a motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive **your car**;
- a change in ownership of **your car**;
- a change in use of **your car**;
- if any **insured driver** changes jobs;
- changes to **your** address or the address where **your car** is usually kept; and
- changes to the number of vehicles owned or regularly driven by **you** or by members of **your** family who live with **you**.

If a person whose details **you** have not already given **us** is likely to drive **your car**, **you** must give **us** their full details.

Please note that if **you** or **we** make any changes to **your** policy before the renewal date, **you** may have to pay an administration charge or an extra premium (or both). Please speak to **your** insurance broker or other person acting on **our** behalf, if **you** want to make a change to **your** policy before renewal. They will be able to confirm any charges.

General conditions

Please make sure you read this page

continued

Please tell **us**, as soon as possible, if there are any changes to any of the details **you** have provided **us** with, that are shown on **your statement of fact**.

Other insurance

If any other insurance policies cover the same loss, damage or liability as this policy, **we** will only pay **our** share of the amount of the claim.

Taking care of your car and any trailer or caravan towed by your car

You must take all reasonable steps to prevent loss of or damage to any vehicle insured by the policy and to keep **your car** and any trailer or caravan towed by **your car** in a safe and roadworthy condition. **We** may examine the vehicle, trailer or caravan at any time.

Our right to recover a payment from you

If **we** have to settle a claim under the law of any country and **we** would not have paid that claim under the terms of the policy, **we** can recover from **you** the amount of any payment **we** have had to make.

Fraud

We will not pay for any claim **you** make that is dishonest or exaggerated, or if **you** or any **insured driver** makes a false statement or provides false documents to support a claim. If this applies, **we** may also tell the police and **your** policy may be cancelled, as shown under 'Cancelling **your** policy' on page 32.

Claims procedure

After any loss, damage or accident, **you** and any person insured by this policy must:

- report the incident to **us** as soon as possible by phoning **our** Claims Helpline on 0330 024 2240.
- give **us** all the information and help that **we** ask for, including details of anyone else involved;
- send **us** every letter, claim, or legal document immediately without answering it; and
- tell **us** immediately if there is to be a prosecution, inquest or other court proceedings.

General conditions

Please make sure you read this page

continued

Claims Helpline
0330 024 2240

Defending or settling a claim

You must not admit liability for any loss or damage, or make any offer to pay any claim. **We** are entitled to decide exactly how to carry out any legal proceedings or settle any claim and to:

- take over and defend or settle any claim in the name of any person, company or firm insured by the policy; and
- take legal action in **your** name, or in the name of any person, company or firm insured by the policy, to get back any payment **we** make.

Car sharing

This policy does not insure anyone to use **your car** for hire or reward. However, if passengers in **your car** make a payment towards the cost of a journey, **we** will not class this as use for hire or reward if:

- **your car** is not designed or adapted to carry more than seven people including the driver;
- the passengers are not being carried in the course of the business of carrying passengers; and
- the total of the payments made by all the passengers does not include a profit.

Service and repair

This policy will continue to provide insurance cover for **you** under policy section 2 while **your car** is with motor traders or their employees being serviced or repaired. (**We** will ignore any restriction in use on **your certificate of insurance** which excludes use for motor-trade purposes under these circumstances.) However, the insurance cover for other people, companies or firms referred to in section 2 will not apply. Other sections of the policy which apply for the type of cover shown in **your schedule** will also continue to apply if **your car** is being driven by an **insured driver** or is not being driven at the time of the incident.

Paying your premium

If **you** have not paid the full premium for the whole **period of insurance** and **you** make a claim under this policy, **we** may deduct the amount of premium **you** still owe from the amount **we** pay to settle the claim.

General conditions

Please make sure you read this page

continued

Renewing your policy

We may automatically renew **your** policy on the renewal date. If **we** do this, **we** will write to **you** before the renewal date with details of the renewal terms. If **you** pay **your** premium by direct debit, **we** will continue to take payments from **your** bank account for the renewal premium. If **you** do not want to renew, **you** must tell **your** broker or **us** before the renewal date. **We** will then refund any payment **we** have taken for the renewal premium. If **you** do not want to renew, but you only tell **your** broker or **us**, after the renewal date, **we** will work out the refund as though **you** had cancelled the policy as shown in Cancelling **your** policy.

More information

Other things you should know about us and how what we do is regulated

Claims Helpline
0330 024 2240

Registration and Regulatory Information

Covea Insurance plc. Registered Office: Norman Place, Reading, RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be able to get compensation from the FSCS if **we** cannot meet **our** obligations. Motor Insurance is covered for 100% of the claim without any upper limit. **You** can get more information about this at www.fscs.org.uk or **you** can phone the FSCS on 0800 678 1100 or 0207 741 4100. **You** can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register.

Motor Insurance Database

Information relating to **your** insurance policy will be added to the Motor Insurance Database (MID), managed by the Motor Insurers' Bureau (MIB). The police, the Driver and Vehicle Licencing Agency (DVLA), the Driver and Vehicle Agency (DVA), the Insurance Fraud Bureau and certain other authorised organisations may use the MID and the information stored on it for purposes including:

- electronic licensing;
- continuous insurance enforcement (to reduce the number of people driving without insurance);
- enforcing the law (preventing, detecting, cautioning or prosecuting offenders); and
- providing government services or other services aimed at reducing the number of uninsured drivers.

If **you** are involved in a road traffic accident (either in the United Kingdom, the European Economic Area or certain other territories), insurers and the MIB may search the MID for relevant information.

People (including citizens of other countries) making an insurance claim following a road traffic accident (and their appointed representatives) may also get relevant information which is held on the MID. **You** can find out more about this from **us**, or at www.mib.org.uk.

More information

Other things you should know about us and how what we do is regulated

continued

It is vital that **your** correct registration number is shown on the MID. If it is not, **you** are at risk of having **your car** seized by the police. **You** can check that **your** correct registration number is shown on the MID at www.askmid.com.

Law

You and **we** can choose the law that governs this insurance contract. Unless **you** and **we** agree differently in writing, English law will apply. **We** supply the policy documents only in English, and will always communicate with **you** in English.

Cheatline

To report insurance fraud, please call:
Cheatline on 0800 422 0421.

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

For **your** and **our** protection and for training purposes, **we** may record or monitor phone calls.

Covéa Insurance
Norman Place
Reading
RG1 8DA
Telephone: 0330 221 0444
Fax: 0118 955 2211

www.coveainsurance.co.uk

Crystal Mark 13667
Clarity approved by Plain English Campaign

Covea Insurance plc
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Financial Conduct Authority and the Prudential Regulation Authority No. 202277

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