

# ŠKODA CAR INSURANCE

POLICY WORDING

ŠKODA



**ŠKODA Financial Services**

Finance. Insurance. Fleet. Mobility.

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## FAQs

### **Are my electric cars charging cables covered?**

Charging cables and your home charger are considered an accessory to your car which means they are covered for accidental damage, fire and theft. You are also covered for any accidents involving your charging cables when they are attached to your car, for example, someone tripping over your cable as long as you've taken reasonable steps to prevent such an accident.

### **Is my electric car battery covered?**

Damage to your car's battery is covered should it be damaged as a result of an insured incident. Cover applies whether your battery is owned or leased.

### **Am I covered if I leave my car unlocked or the keys in the car?**

We will not pay a claim if your car is:

- left unlocked;
- left with keys or key fobs in, on, or attached;
- left with the engine running;
- left with a window or roof open.

### **How much will you pay if my car is damaged?**

If your car is damaged, we will pay the cost of repairing or replacing your vehicle up to its UK market value.

This is the current value of the vehicle at the time of the claim – and it may be different to the amount you paid or any amounts we spoke about when you insured your vehicle with us.

### **Am I covered if I drive other cars?**

We will cover you for damage caused to third parties whilst you are driving cars that are not your own, provided you meet certain conditions (see Section A).

This cover does not include damage to the car you are driving and applies only to the policyholder and not to any named drivers on the policy.

Your certificate of insurance will show if you have this benefit.

### **Do you have a National Network of Repairers?**

Yes, we have a UK-wide repair network who will deal with all aspects of your repair, they will arrange a time to collect your car, undertake the repairs and on completion deliver your car back to you.

**How does my No Claim Discount work?**

**No Claim Discount (NCD)**

If no claim is made against your policy, your NCD and renewal premium if applicable will be adjusted in accordance with our NCD scale applicable at the renewal date. However, if a claim is made against your policy, we may reduce your NCD.

NCD at the start of the period of insurance:	NCD at the next renewal date following:		
	1 claim	2 claims	3+ claims
0 years	Nil	Nil	Nil
1 year	Nil	Nil	Nil
2 years	Nil	Nil	Nil
3 years	1 year	Nil	Nil
4 years	2 years	Nil	Nil
5, 6, 7, 8 or 9 years	3 years	1 year	Nil

**No Claim Discount Protection**

If you are eligible, this will be subject to payment of an additional premium. For information, including step back tables, please refer to your other documents.

## FAQs continued

### What changes do I need to tell you about?

You must tell us if any of the following details change before you need cover to start:

- you change your car;
- you modify your car (please see general condition 8 for further details);
- you add another driver to your policy or amend the driving restriction;
- you change the use of your car (e.g. change from social domestic and pleasure to business use);
- you wish to increase your cover (e.g. change from third party only to comprehensive).

You must tell us immediately if any of the following details change:

- the address where you normally keep your car;
- if you, or anyone covered by this policy change jobs, including part time;
- if you, or anyone covered by this policy passes their UK driving test.

Any change during the period of insurance may result in an additional or return premium and will be subject to an administration fee. See general condition 4 for further details.

You must tell us about the following changes before the next renewal date (or at the time you are making any of the changes already mentioned) if you or anyone covered by this policy have:

- had insurance cancelled by an insurer. This includes a policy declared null and void (as though it has never existed), a renewal declined by an insurer or a policy cancelled by an insurer due to, but not restricted to, non-payment, fraud or misrepresentation;
- had any accidents, thefts or losses (whether a claim was reported or not and regardless of blame);
- had any motoring **convictions** (including penalty points, fixed penalties, speed camera offences and disqualifications), pending prosecutions, outstanding police enquiries, criminal convictions or charges for a criminal offence;
- any physical or mental impairment that must be notified to the Driver and Vehicle Licensing Agency (DVLA) or the Driver and Vehicle Agency Northern Ireland (DVANI).

Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy or claims being rejected or not fully paid.

Making a change to your policy?

Call: **0345 246 9091**

### **How does your Uninsured Driver Promise work?**

If you make a claim for an accident that is not your fault and the driver of the vehicle that hits your car is not insured, you will not lose your No Claim Discount with ŠKODA Car Insurance or have to pay any excess.

#### **Conditions**

We will need:

- the vehicle registration number and the make and model of the vehicle; and
- the driver's details, if possible.

It also helps us to confirm who is at fault if you can get the names and addresses of any independent witnesses, if available.

When you claim, you may have to pay your excess. Also, if when your renewal is due, investigations are still ongoing, you may lose your No Claim Discount temporarily. However, once we confirm that the accident was the fault of the uninsured driver, we will repay your excess, restore your No Claim Discount and refund any extra premium you have paid.

This promise is for comprehensive policyholders only.

### **How does your Vandalism Promise work?**

If you make a claim for damage to your car that is a result of vandalism, which is damage caused by a malicious and deliberate act, you will not lose your No Claim Discount with ŠKODA Car Insurance.

#### **Conditions**

- you pay the Accidental Damage excess applicable to the policyholder.  
Please refer to your schedule for excess amounts.
- the incident is reported to the police and assigned a crime reference number.
- the damage has not been caused by another vehicle.

When you claim you will have to pay the excess. Once we receive your claim, you may lose your No Claim Discount, until we are supplied with a relevant crime reference number.

This promise is for comprehensive policyholders only. Please remember that vandalism should be reported to your local police station unless you are reporting it immediately as an emergency.

## YOUR POLICY WORDING

**This policy booklet gives full details of your cover. You should read it along with your motor proposal confirmation, certificate of motor insurance, schedule and if relevant to you, any Telematics Terms and Conditions we have provided you with. Please keep all your documents in a safe place.**

Your policy is made up of:

- the motor proposal confirmation;
- this policy booklet from pages 6 to 29;
- the certificate of motor insurance;
- the schedule; and
- any Telematics Terms and Conditions we have provided you with, if we have asked you to install a Telematics Device to your car.

We aim to always be fair and reasonable and to act quickly whenever you need to make a claim under this policy. If you feel we have not met this promise, we will try to do everything possible to deal with your complaint quickly and fairly.

This policy is evidence of the contract between you and us, U K Insurance Limited, based on information you have given to us.

In return for receiving and accepting the premium, we will provide insurance under this policy for the sections shown in the schedule as applying for the accident, injury, loss or damage which has happened in the territorial limits during the period of insurance.

Under European law, you and we may choose which law will apply to this contract. English law will apply unless you and we agree otherwise.

If you are resident in Jersey, Guernsey or the Isle of Man, the law of the island where you are resident applies to your policy and any dispute in relation to it will be within the jurisdiction of that island's relevant court.

You and we may choose which law will apply to this policy. Unless both parties agree otherwise English law will apply. We have supplied this policy and other information to you in English and we will continue to communicate with you in English.

We have not given you a personal recommendation as to whether the policy is suitable for your needs and just to let you know our consultants may receive a bonus if you purchase any cover with us.

## POLICY DEFINITIONS

Wherever the following words or expressions appear in **your policy**, they have the meaning given here unless **we** say differently.

**Accessories** – parts or products specifically designed to be fitted to **your car**, including **your** electric car's charging cables and the charger installed at **your** home. **We** may treat some accessories as **modifications**, so please tell **us** about any alterations to **your car**.

**Approved repairer** – a repairer in **our** network of contracted repairers, who is approved by **us** to perform repairs to **your car** following a claim under section B and C of this **policy**.

**ŠKODA approved repairer** – a repairer in **our** network of contracted repairers, who is approved by ŠKODA and authorised by **us** to repair **your car** following a claim under section B or section C of this **policy**.

**Approved windscreen supplier** – a repairer **we** have approved and authorised to repair or replace **your** windscreen as shown on **your schedule** and **certificate of motor insurance**.

**Automated car – your car** where it is lawfully driving itself on roads or other public places in Great Britain. Please note that **your car** must be identified on the Secretary of State's list of motor vehicles that may safely drive themselves. This identification may be by type, information recorded in a registration document or in some other way.

**Certificate of motor insurance** – this document provides evidence that **you** have taken out the insurance **you** must have by law. It identifies who can drive **your car** and the purposes for which **your car** can be used.

**Convertible** – these are motor vehicles in which the roof is removable and/or can retract and are often referred to as cabriolets, roadsters and/or soft/hard tops.

**Convictions** – these include all motoring convictions, penalty points, fixed penalties, speed camera offences and disqualifications.

**Cyber event** – an unauthorised, malicious or criminal act that creates, or intends to create, an outcome that includes, but is not limited to:

- interruption to electronic communications;
- corruption, unauthorised access to, or theft of data;
- hacking or service denial.

**Excess** – the amount **you** must pay towards any claim.

**Keys** – Physical key, device or smart access provided with **your car** by the manufacturer that allows **you** to access and/or move **your car**.

**Loss of any limb** – severance at or above the wrist or ankle, or the total and irrecoverable loss of use of a hand, arm, foot or leg.

**Market value** – the cost of replacing **your car** with another of the same make and model, and of a similar age, mileage, and condition at the time of the accident or loss.

**Misfuelling** – the accidental filling of the fuel tank with inappropriate fuel for **your car**.

**Modifications** – any changes to **your car's** standard specification, including optional extras. These include, but are not restricted to, changes to the appearance and/or the performance of **your car** (including wheels, suspension, bodywork and engine) and include changes made to **your car** by the previous owner(s).

**Motor proposal confirmation** – the document recording the statements made and information **you** gave or which was given for **you** when **you** bought **your policy**.

**Partner** – **your** husband, wife or someone **you** are living with as if **you** are married to them.

**Period of Insurance** – as shown on the **certificate of motor insurance** or **schedule**.



## POLICY DEFINITIONS continued

**Policy** – this policy booklet, **schedule, motor proposal confirmation** and **certificate of motor insurance**.

**Removable in-car electronic equipment** – electronic equipment that is designed to be fitted to, and used in, **your car**, which can be removed when not in use. **We** do not cover speed assessment detection devices or any personal portable electronic or entertainment equipment (this may be covered under the personal belongings cover in section F of this **policy**).

**Road Traffic Act** – any Acts, laws or regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

**Schedule** – the document that identifies the policyholder and sets out details of the cover **your policy** provides.

**Terms** – all terms, exceptions, conditions and limits which apply to **your policy**.

**Track day** – when **your car** is driven on a racing track, on an airfield or at an off-road event.

**Trailer** – any form of trailer that has been specially built to be towed by a motor car.

**We, us, our** – U K Insurance Limited

**You, your** – the person named as the policyholder in the **schedule**. If section H is included on the **schedule**, this definition is extended under that section to include authorised drivers as shown in the **certificate of motor insurance** and any passengers.

**Your car** – the car described in the current **schedule**. In section B 'Damage to your car' and section C 'Fire and theft', the term 'car' also includes its **accessories** and spare parts, whether they are on or in the car, or in **your** locked private garage.

## SECTION A PART 1 LIABILITY TO OTHER PEOPLE

### 1a. Cover for you

**We** will cover **you** for **your** legal liability to other people arising from an accident which involves **your car** and:

- **you** kill or injure someone;
- **you** damage someone else's property.

This cover also applies to an accident involving a **trailer** or vehicle **you** are towing.

### 1b. Driving other cars

If **your certificate of motor insurance** says so, this **policy** provides the same cover as above in 1a when **you** are driving any other motor car. This cover only applies if:

- there is no other insurance in force which covers the same liability;
- **you** don't own the other car, and it is not hired to **you** under a hire-purchase or leasing agreement;
- the car is not a hire, rental or courtesy car, unless **we** have provided or arranged it;
- **you** have the owner's permission to drive the car;
- the car is registered in and being driven in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands; and
- **you** still have **your car** and it has not been damaged beyond cost-effective repair.

Note – There is no cover under clause 1b for damage, fire or theft to the car **you** are driving.

### 2. Cover for other people

**We** will also provide the cover under section 1a for:

- anyone insured by this **policy** to drive **your car**, as long as they have **your** permission;
- anyone **you** allow to use but not drive **your car**;

- anyone who is in or getting into or out of **your car**;
- accidents caused by any electric charging cables when attached to **your car** as long as **you** have taken reasonable steps to prevent such an accident;
- the employer or business partner of anyone covered by this section while **your car** is being used for business purposes provided **your certificate of motor insurance** allows business use; or
- the legal personal representative of anyone covered under this section if that person dies.

### 3. Costs and expenses

#### a) Legal costs

If there is an accident covered by this **policy**, **we** have the option entirely at **our** discretion to pay the reasonable legal costs and/or expenses to defend or represent **you** or any driver covered by this **policy**:

- at a coroner's inquest or fatal accident inquiry; and/or
- in criminal proceedings arising out of the accident.

**We** must agree to all legal costs and/or expenses beforehand.

If **we** agree to pay such legal costs and/or expenses, **we** will advise **you** as to the extent of any assistance **we** will give.

#### b) Emergency medical treatment

**We** will pay for emergency treatment fees as set out in the **Road Traffic Act**. If **we** make a payment under this section only, it will not affect **your** No Claim Discount.

### 4. Payments made outside the terms of the policy

If **we** must make a payment because the laws of any country require **us** to do so, **we** may recover from **you**, or the person who is liable any payment that is not covered by this **policy**. This includes any amount that **we** would not otherwise be required to pay as a result of **your** failure to provide accurate information.

## EXCEPTIONS TO SECTION A PART 1

### What is not covered

We will not cover:

- loss of or damage to any car **you** drive or any **trailer** or vehicle **you** tow;
- anyone who has other insurance covering the same liability;
- death or injury to anyone while they are working with or for the driver of the car; except as set out in the **Road Traffic Act**;
- damage caused by any driver insured by this **policy** to any property they own or are responsible for;
- liability for more than £20,000,000 for any claim or series of claims for loss of or damage to property including any indirect loss or damage caused by one event (including all costs and expenses);
- liability caused by acts of terrorism as defined in the Terrorism Act 2000 (UK) and/or the Anti-Terrorism and Crime Act 2003 (Isle of Man) except as is strictly required under the **Road Traffic Act**;
- legal costs or expenses related to charges connected with speeding, driving under the influence of alcohol or drugs, or for parking offences;
- any injury, legal liability, loss or destruction of or damage to any property or any associated loss or expense that arises directly or indirectly as a result of;
  - a) grinding, cutting, welding or soldering operations; and/or
  - b) use of blow lamps or torches on or in **your car**.

## SECTION A PART 2 LIABILITY FOR AUTOMATED CARS IN GREAT BRITAIN

**We will provide cover for accidents caused by your automated car when it is lawfully driving itself on a road or other public place in Great Britain.**

**Does this cover apply to my car?**

The cover in this sub-section will only apply to **your car** if it has been identified on the Secretary of State's list of motor vehicles that may safely drive themselves.

If **your car** is not identified on the list, the cover in this section will not apply to **your policy**.

### Definitions

The following definition applies to this section and is in addition to those shown on pages 7 and 8 of the policy.

**Insured person** – The policyholder and anyone else insured by this **policy** to **drive your automated car** with **your** permission.

### Where am I covered?

**We** will only provide the cover in this sub-section in Great Britain, which is England, Scotland and Wales.

This is because this sub-section has been written to comply with the laws of Great Britain.

If **your automated car** is involved in an accident when it is lawfully driving itself outside Great Britain (including when it is lawfully driving itself in Northern Ireland, the Channel Islands or the Isle of Man), the rest of your policy will apply.

### What is covered

**We** will provide cover:

#### If your car causes an accident

**We** will provide cover for an accident caused by **your automated car** when it is lawfully driving itself on a road or other public place in Great Britain and:

- injures or kills any person (including the person in charge of **your automated car**), and/or
- damages property.

#### As long as you look after your car's software

**You** must keep the software of **your automated car** up to date and **you** must not modify it other than in accordance with any manufacturer's instruction.

## EXCEPTIONS TO SECTION A PART 2

**We** will not cover any loss, damage or injury:

- that takes place outside of Great Britain;
- caused by **your automated car** driving itself at any time or place that the use of automated functions is unlawful;
- to the extent that an accident was caused or contributed to by any party suffering loss, damage or injury;
- to an **insured person** if the accident is caused by a failure to install safety critical updates to **your automated car** or its software has been altered without the approval of the manufacturer. **We** may also require an **insured person** to repay **us** any amounts that **we** are required by law to pay;
- to the person in charge of **your automated car** where the accident was wholly due to that person's negligence in allowing **your automated car** to begin driving itself when it was not appropriate to do so;
- to property which an **insured person** owns or is responsible for;
- that is covered by another insurance policy;
- that is due to an act of terrorism as defined by the terrorism legislation applicable where the incident took place;
- to **your automated car** or **trailer**;
- to goods carried for hire or reward.

**We** will not cover legal costs or expenses.

**You** may be covered for some of these exclusions under other sections of **your policy** – please check **your policy** carefully. If **you** have any questions, please get in touch.

## SECTION B DAMAGE TO YOUR CAR

### What is covered

If **your car** is damaged, **we** have the option to:

- pay to repair the damage or repair the damage ourselves;
- replace what is lost or damaged, if this is more cost-effective than repairing it; or
- settle **your** claim by sending **you** a cheque or by bank transfer.

### The most we will pay

**We** will not pay more than the **market value** of **your car** at the time of the loss (less any **excess** that may apply).

### What is not covered

**We** will not cover:

- the draining, flushing and replenishing of the fuel from **your car**, in the event of **misfuelling**;
- the sum of all **excesses** shown on the **schedule**. These may include the 'own damage' **excesses** and 'young or inexperienced driver' **excesses** if these apply. An inexperienced driver is a person who has held a full UK or EU driving licence for less than one year;
- loss or damage caused by anyone who is convicted for driving while under the influence of drink or drugs at the time of the accident.

## SECTION C FIRE AND THEFT

### What is covered

If **your car** is lost or damaged as a result of theft, attempted theft, fire, lightning or explosion, **we** have the option to:

- pay to repair the damage or repair the damage ourselves;
- replace what is lost or damaged if this is more cost-effective than repairing it; or
- settle **your** claim by sending **you** a cheque or by bank transfer.

If **your car** keys are stolen **we** will pay the cost of replacing the:

- affected locks;
- lock transmitter and central locking interface.

Affected parts of the alarm and/or immobiliser, if it can be established to **our** reasonable satisfaction that the identity or garaging address of **your car** is known to any person who is in possession of **your** keys.

### The most we will pay

**We** will not pay more than the **market value** of **your car** at the time of the loss (less any **excess** that may apply).

### What is not covered

**We** will not cover:

- the **excess** shown in the **schedule**, unless **your car** is stolen from a private locked garage;
- loss or damage to **your car** as a result of someone acquiring it by fraud or trickery while pretending to be a buyer;
- loss or damage caused by theft or attempted theft if the keys and/or other devices which unlock **your car** and/or enables **your car** to be started and driven are left in or on **your car** which is unattended, or if **your car** has been left unattended and not properly locked (this includes any window, roof opening, removable roof panel or hood being left open or unlocked);
- loss or damage caused by theft or attempted theft if any security device fitted to **your car** by the manufacturer is not operational when **your car** is left unattended;
- loss or damage caused by theft or attempted theft to readily **removable in-car electronic equipment** unless it is in a glove compartment or a locked boot. In which case **we** will provide cover up to the amount shown in the **schedule**;
- loss or damage if any security or tracking device, which **we** insist is fitted to **your car**, has not been set or is not in full working order;
- loss or damage if the network subscription, for any tracking device which **we** insist is fitted to **your car**, is not current and operable; or
- loss or damage if the driver recognition device for any tracking device which **we** insist is fitted to **your car**, is left in or on **your car** whilst unattended.

## SECTION D WINDSCREEN DAMAGE

### What is covered

**We** will pay to:

- replace or repair accidentally broken glass in the windscreen, sunroof or windows of **your car**, and repair any scratching to the bodywork caused by the broken glass, as long as there has not been any other loss or damage to **your car**; or
- replace the roof and rear windscreen assembly together if **your car** is fitted with a folding roof and it is more cost effective than replacing the glass alone; and
- recalibrate **your car's** ADAS (Advanced Driver Assistance System) where this relates to the repair or replacement of **your car's** windscreen.

Claims under this section will not affect **your** no claim discount.

### The most we will pay

**We** will not pay more than the **market value** of **your car** at the time of the loss (less any **excess** that may apply).

### What is not covered

**We** will not cover:

- damage caused by vandalism (this may be covered under section B 'Damage to your car'); or
- the **excess** shown in the **schedule** for each incident **you** claim for; or
- any amount greater than the limit shown in the **schedule** if **you** do not use an **approved windscreen supplier**.

## EXCEPTIONS WHICH APPLY TO SECTIONS B, C AND D

### What is not covered

We will not cover:

- loss or damage caused by wear and tear or loss of value;
- any part of a repair or replacement which improves **your car** beyond its condition before the loss or damage took place;
- any mechanical, electrical or computer failure, breakdown or breakage;
- damage to tyres caused by braking, punctures, cuts or bursts;
- damage caused by pressure waves from an aircraft or other flying object travelling at or beyond the speed of sound;
- deliberate damage caused to **your car** by anyone insured under this **policy**;
- loss of use or other indirect loss such as travel costs or loss of earnings;
- loss or damage to any **trailer** or vehicle, or their contents, while being towed by **your car**;
- loss or damage to **your car** if, at the time of the incident, it was being driven or used without **your** permission by someone in **your** family or someone who is living with **you** (this exception does not apply if the person driving is reported to the police for taking **your car** without **your** permission);

- any amount over that shown in the **schedule** for loss of or damage to permanently fitted in-car audio, television, phone, CB radio, games-console or electronic-navigation equipment (if the equipment is part of **your car** specification when first registered, **we** will provide unlimited cover);
- loss or damage to any speed assessment equipment detection device;
- loss or damage due to any government, public or local authority legally taking, keeping or destroying **your car**;
- any reduction to the **market value** of **your car** as a result of it being repaired;
- the valuation of **your** cherished plate is not included in any valuation of **your** claim;
- the cost of placing the cherished plate on retention where following a claim **your car** is beyond economical repair. The loss of use of the cherished plate where **you** have failed to place the plate on retention in good time where following a claim **your car** is beyond economical repair.

## CONDITIONS WHICH APPLY TO SECTIONS B, C AND D

### 1. Hire-purchase, leasing and other agreements

If **your car** is currently on a hire purchase or financing agreement (except leasing) **we** will settle the claim by paying the legal owner. **We** will only pay **you** any remaining balance once the claim of the legal owner has been settled in full. If **your car** is on a leasing agreement, **we** will settle the claim by paying the legal owner.

### 2. Parts

**We** will repair **your car** with parts which have been made by **your car's** manufacturer if **your car** is a ŠKODA vehicle and repaired by a **ŠKODA approved repairer**. If any part or **accessory** is not available, the most **we** will pay for that part will be the cost shown in the manufacturer's last United Kingdom price list (plus reasonable fitting costs).

### 3. Removing and delivering your car

If **your car** cannot be driven as a result of loss or damage covered under this **policy**, **we** will pay the reasonable cost of taking it to the nearest suitable repairer. **We** will also pay the reasonable cost of delivering **your car** to **you** at the address shown in the **schedule** after it has been repaired.

**We** may put **your car** in safe storage, before it is repaired, sold or taken for scrap. **We** will pay the reasonable cost of storage.

Following an accident, **we** will help **you** and **your** passengers make arrangements to get home, to **your** original destination or take **you** to a safe place.

### 4. Repairs

If **our approved repairers** carry out the repairs, **you** do not need an estimate. Repairs carried out by **our approved repairers** are guaranteed for three years unless **you** sell **your car**.

Where **we** have agreed with **you** for reasonable and necessary repairs to be carried out at a repairer of **your** choice, **you** must give **us** full details of the incident and **we** must approve the detailed repair estimate before the work begins. Unless repairs are carried out by **our approved repairers** they are NOT guaranteed by **us** even though **we** may pay for those repairs directly.

### 5. Uneconomical repairs

If **your car** is uneconomical to repair (written off) and **we** agree to settle **your** claim on that basis, **you** still owe **us** the total yearly premium (whether **you** pay annually or by monthly instalments under a credit agreement) as **we** will have met **our** responsibilities to **you** under the **policy**.

Once **we** settle **your** claim, **your car** will become **our** property and **you** must send **us** the registration document. All cover will then end unless **we** agree differently. **We** will not refund any of **your** premium if **you** pay annually.

If **you** pay by instalments under a credit agreement **you** must pay to **us**:

- (1) all instalment payments that have already fallen due under the credit agreement and remain unpaid and
- (2) the total remaining balance under the credit agreement.

If **we** agree to pay **your** claim and **you** have not paid the amounts due to **us** under (1) and (2) above, **we** may reduce the amount that **we** pay in settlement of **your** claim by the amount that **you** owe **us**. Alternatively, **we** may write to **you** asking **you** for the full payment.



## SECTION E PERSONAL ACCIDENT

### What is covered

**We** will pay **you** or **your** legal representatives if **you** or **your partner** are accidentally injured while travelling in or getting into or out of any car, and this injury alone results within three calendar months of the date of the accident, in:

- death;
- total irrecoverable loss of sight in one or both eyes; or
- **loss of any limb.**

**We** will pay the benefit shown in the **schedule**.

### What is not covered

**We** will not cover:

- any injury or death resulting from suicide or attempted suicide;
- anyone who is convicted for driving while under the influence of alcohol or drugs at the time of the accident; or
- an injured person under this **policy** if **we** insure them against personal accident under any other car insurance policy.

The most **we** will pay in any period of insurance is one benefit shown in the **schedule**.

## SECTION F OTHER BENEFITS

### 1. Medical expenses

**We** will pay medical expenses up to the amount shown in the **schedule** for each person injured if **your car** is in an accident, as long as there is no cover in force under another car insurance policy.

### 2. Personal belongings

**We** will pay for loss of, or damage to, clothing and personal belongings caused by fire, theft, attempted theft or accident, while they are in or on **your car**. The most **we** will pay for any one incident is the amount shown in the **schedule**. If **you** ask **us** to pay someone else, **we** will have no further responsibility to **you** once **we** have done so.

#### What is not covered

**We** will not cover loss of or damage to:

- money, credit or debit cards, stamps, tickets, vouchers, documents, securities (such as share and Premium Bond certificates), goods or samples carried in connection with any trade or business; or
- property insured under any other policy.

### 3. Hotel expenses

If **your car** cannot be driven after an accident or loss covered under section B of this **policy**, **we** will pay up to £150 for the driver (or £250 in total for all the people in the car) towards the cost of hotel expenses for an overnight stay if this is necessary.

### 4. New car cover

If **your car** is less than one year old and **you** are the first and only registered owner (or **you** have hired it under a lease hire or hire-purchase agreement), **we** will replace it with one of the same make and model if it has:

- been stolen and not found; or
- suffered damage covered by the **policy** and the cost of repairing is more than 60% of the last United Kingdom list price, (including taxes).

**We** can only do this if a replacement car is available in the UK and anyone else who has an interest in **your car** agrees.

If a suitable replacement car is not available, or **your car** was not supplied as new in the UK, **we** will pay **you** the **market value** of **your car** at the time of the loss (less any **excess** that may apply). If **we** settle a claim under this clause, the lost or damaged car becomes **our** property and **you** must send **us** the registration document.

### 5. Child car seats

If **you** have a child car seat fitted to **your car** and **your car** is involved in an accident, damaged by fire or theft or stolen and not recovered, **we** will arrange a replacement, or cover **you** for the cost of replacing the child car seat with a new one of a similar standard, even if there is no apparent damage.

**You** may be required to provide proof of purchase as part of the claim validation process.

## SECTION G TERRITORIAL LIMITS AND FOREIGN USE

### 1. Territorial limits

This **policy** provides the cover described in **your schedule** in Great Britain, (England, Scotland and Wales) Northern Ireland, the Republic of Ireland, the Isle of Man, the Channel Islands and during journeys between these places. Please note: **your** liability for **automated cars** only applies in Great Britain.

Please see 'Liability for **automated cars** in Great Britain' on page 10 for more details.

### 2. Using your car abroad

This **policy** also provides the minimum cover **you** need by law to use **your car** in:

- any country which is a member of the European Union; and
- Jersey, Guernsey, Isle of Man and any country listed below which the Commission of the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC on Insurance of Civil Liabilities arising from using motor vehicles.

#### Countries included:

Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, and Switzerland.

### 3. Extending your policy cover abroad

For an extra premium, **your policy** can be extended for an agreed period to provide the same level of cover under section B, C & D as **you** have in the territorial limits, (providing **you** currently have this cover – please refer to **your schedule**). **Your car** will also be covered during journeys between those countries by a recognised carrier. However, **you must** call **us** to arrange cover.

Cover in these countries only applies if **your** permanent home is in the United Kingdom and **your** visit abroad is for less than 90 days in a **period of insurance**.

### 4. Customs duty

If **you** have to pay customs duty on **your car** in any of the countries covered in paragraph 2 because of repairs covered under **your policy**, **we** will pay these costs for **you**.

## SECTION H UNINSURED LOSS RECOVERY (Optional extra)

This section only applies if it is shown on **your schedule**.

This cover can be used to claim **your** uninsured losses if **you** and **your car** are involved in a road traffic accident with a moving vehicle, as defined by the Road Traffic Act, where someone else is to blame.

**We** will pay the **costs** to help **you** claim **your** uninsured losses from the person who was to blame for the accident.

Examples of what uninsured losses **you** may claim for include:

- compensation for **your** death or physical bodily injury;
- accident repair costs if **you** do not have comprehensive cover;
- damage to any belongings in **your** car that **you** are legally responsible for; or
- any other financial losses incurred as a direct result of the accident.

**You** can ring the 24-hour legal helpline on 0345 305 3956 for confidential legal advice on any private motoring legal problem under United Kingdom law, whether or not it results in a claim.

The helpline does not provide advice in relation to any claim made under this policy.

### Definitions

The following definitions apply to this section and are in addition to those shown on pages 7 and 8 of the policy.

**Appointed representative** – The **preferred law firm**, solicitor, or other suitably qualified person appointed by **us** to represent **you** under this section of the **policy**.

### Costs –

a) All reasonable, necessary and proportionate legal fees, expenses and disbursements charged by the **appointed representative** and agreed by **us**. Legal fees, expenses and disbursements will be assessed on the standard basis or in accordance with any fixed recoverable costs scheme, if applicable.

b) The fees incurred by **your** opponent which **you** are ordered to pay by a court and any other fees **we** agree to in writing.

**Court** – Court, tribunal or other suitable authority.

**Preferred law firm** – The law firm **we** choose to provide legal services. These legal specialists are chosen as they have the expertise to deal with **your** claim and must comply with **our** agreed service standards.

**Reasonable prospects of success** – **We** and the **appointed representative** agree that there is a better than 50% chance that **you** will:

- a) obtain a successful judgment; and
- b) recover **your** losses or damages or obtain any other legal remedy **we** agree to, including an enforcement of judgment, making a successful appeal or defence of an appeal.

**Terms of appointment** – A separate contract which **we** will require the **appointed representative** to enter into with **us** if they are not a **preferred law firm**. This contract sets out the amounts **we** will pay the **appointed representative** under **your policy** and their responsibilities to report to **us** at various stages of the claim.

**Territorial limits** – Jersey, Guernsey, Isle of Man and any country which the Commission of the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC on Insurance of Civil Liabilities arising from using motor vehicles.

### What is covered

This cover can be used to claim **your** uninsured losses if **you** and **your car** are involved in a road traffic accident with a moving vehicle, as defined by the Road Traffic Act, where someone else is to blame.

**We** will pay the **costs** to help **you** claim **your** uninsured losses from the person who was to blame for the accident. The most **we** will pay for all claims, including any appeal or counterclaim that arise from the same incident is £100,000 (including VAT).

## SECTION H UNINSURED LOSS RECOVERY continued

Cover will be provided as long as:

- a) **we** and **your appointed representative** agree **your** claim has reasonable prospects of success for the duration of the claim.
- b) at the time of the incident, **your car** is being used by a person identified in, and for a purpose allowed by, **your certificate of motor insurance**;
- c) the incident happens within the **territorial limits** and during a period cover was in force; and
- d) any legal proceedings will be carried out within the **territorial limits** by a **court**.

### Exceptions which apply to Section H – Uninsured Loss Recovery

See also the general exceptions which apply to the whole **policy**.

**We** don't cover claims arising from or relating to:

- a) **costs** that relate to the period before **we** accept **your** claim;
- b) fines, penalties, compensation or damages which **you** are ordered to pay by a **court**;
- c) a dispute with **us** about this section of the **policy** other than as shown under 'How to make a complaint' on page 30;
- d) loss or damage that is insured under another section of this **policy** or any other insurance policy;
- e) any appeal where **we** did not provide cover for the original claim; or
- f) incidents which begin before the cover started;
- g) psychological injuries or mental illness unless they result from an insured event that also causes physical bodily injury to **you**;
- h) action against another person who is insured by this **policy**, where that person is to blame for the accident.

### Conditions which apply to Section H – Uninsured Loss Recovery

See also the general conditions which apply to the whole policy. General conditions 2, 3 and 4 on page 26 do not apply to Section H – Uninsured Loss Recovery.

#### 1. Observing the policy terms

**You** must comply with all of the terms and conditions of this **policy**, take all reasonable precautions to minimise the cost of claims and to prevent a claim from happening.

If **our** position is prejudiced as a result of **you** not observing any of the terms and conditions of this **policy**, **we** have the right to:

- refuse or withdraw from any claim;
- refuse to pay **costs we** have already agreed to meet; and
- claim back from **you costs** that **we** have paid.

#### 2. Reporting your claim

a) **You** must report full and factual details of **your** claim to **us** within a reasonable time of it happening.

b) **You** must send **us** any information that **we** ask for that is reasonable and relevant to **your** claim (**you** must pay any charges involved in providing this information).

### 3. Choosing an appointed representative

a) **You** have the right to choose an **appointed representative** to safeguard **your** interests from the time **you** have the right to make a claim under this **policy**. This includes the right to choose an **appointed representative** to serve **your** interest in any inquiry or proceedings or if a conflict of interests arises.

b) If **you** choose an **appointed representative** who is not a **preferred law firm** they must agree to act for **you** in line with **our terms of appointment** (**you** can ask **us** for a copy). Cover for their **costs** will only commence from the date they agree to **our terms of appointment**.

c) The **appointed representative** will enter into a separate contract of appointment directly with **you**. **You** will be responsible for costs incurred by the **appointed representative** which are not authorised by **us**.

### 4. Co-operating with the appointed representative and us

a) If **we** ask, **you** must tell the **appointed representative** to give **us** any documents, information or advice that they have or know about.

b) **You** must fully co-operate with the **appointed representative** and **us**, and not take any action that has not been agreed by **your appointed representative** or by **us**.

c) **You** must keep **us** and the **appointed representative** continually and promptly informed of all developments relating to the claim and provide **us** and the **appointed representative** immediately with all information, evidence and documents that **you** have or know about.

d) **You** must get **our** permission before instructing a barrister or an expert witness.

e) **We** can contact the **appointed representative** at any time, and he or she must co-operate fully with **us** at all times.

### 5. Barrister's opinion

If there are conflicting opinions over **reasonable prospects of success you** will be required to obtain an opinion from a barrister; the choice of the barrister needs to be agreed between **you** and **us**. **You** will be responsible for paying for the opinion unless it shows that **your** claim has **reasonable prospects of success**.

### 6. Settling or ending your claim

a) **You** must tell **us** if anyone makes a payment into **court** or offers to settle **your** claim.

b) **You** must not stop, settle, negotiate or withdraw from a claim or withdraw instructions from the **appointed representative** without **our** approval. **We** will not withhold our approval without good reason.

c) If an **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, cover for **your** claim will end immediately unless **we** agree to appoint another **appointed representative**.

d) **We** can decide to settle **your** claim by paying **you** the compensation **you** are likely to be awarded by a **court** instead of starting or continuing **your** claim or legal proceedings. If **your** claim is not for damages, **we** may decide to settle **your** claim by paying **you** the equivalent financial value of **your** claim.

e) **We** can refuse to pay further **costs** if **you** do not accept a payment into **court**, or an offer to settle a claim, which **we** or **your appointed representative** considers should be accepted.

## SECTION H UNINSURED LOSS RECOVERY continued

f) Sometimes the **costs** of a legal action may be too much in relation to the value of **your** claim, this relates to a legal test that is referred to as "proportionality". In these cases, **we** may not provide further cover for **your** claim. When looking at how much **your** claim will cost to take legal action versus the potential benefit to be gained in pursuing **your** claim, **we** consider things like:

- the difficulty of the case. Cases which are more difficult usually have greater legal **costs** attached to them;
- the potential total value of the case. This includes the amount of damages **you** may be able to recover from the other party;
- the non-financial value of the case. Sometimes **your** claim will have a benefit to **you** which is difficult to value in financial terms but is still worth pursuing. For these claims **your appointed representative** will take the benefit to **you** into account when calculating the total value of **your** claim;
- if it would be reasonable to spend more in pursuing a claim than the benefit **you** would get in doing so.

**Your appointed representative** will assess the potential value to be gained in pursuing **your** case and the cost to take legal action.

g) **You** must tell **us** if **your** claim no longer has **reasonable prospects of success**.

h) **We** can refuse to pay further **costs** if **your** claim no longer has **reasonable prospects of success**.

### 7. Assessing and recovering costs

a) **We** have the right to have **costs** certified by the appropriate professional body, audited by costs draftsmen **we** choose or assessed by a **court**.

b) **You** must tell **your appointed representative** to claim back all **costs** that **you** are entitled to. If **costs we** have paid are recovered, **you** must refund them to **us**.

c) **We** and **you** will share any **costs** that are recovered where:

- i) **We** refused to pay further **costs** and **you** paid more **costs** to end **your** claim.
- ii) **You** chose to pay the difference between the **costs we** offered to the **appointed representative** under **our terms of appointment** and the **costs** charged by the **appointed representative**.

**We** and **you** will each receive the same percentage of the recovered **costs** as originally paid.

### 8. Cancellation

**You** can cancel this section of **your policy** at any time by telling **us** either over the phone or in writing.

- If **you** cancel this section before cover is due to start, **we** will return any premium **you** have paid in full.
- If **you** cancel this section after it has started **we** will return any premium paid less a charge for the number of days for which cover has been given.

**We** will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover.

## GUARANTEED REPLACEMENT CAR

### Additional definitions that apply to this section

**Replacement car** – **Courtesy car** or **Hire car**

**Hire car** – a small hatchback car or similar that is supplied to **you** by the **hire car company** on a temporary basis. This car should keep **you** mobile but may not be the same as **your car** in terms of its size, type, value or status.

**Hire car company** – the company that **we** will instruct to provide **you** with the **replacement car**.

**Courtesy car** – a small hatchback car or similar that is supplied to **you** by **our approved repairer** on a temporary basis. This car should keep **you** mobile but may not be the same as **your car** in terms of its size, type, value or status.

### What is covered

If **you** make a claim under section B or C of **your policy**, **we** will arrange for a **replacement car** to be supplied to **you**, unless the wording under the heading "The most **we** will pay" below applies.

If **your car** is being repaired by **our approved repairer**, **we** will arrange for a **replacement car** to be supplied to **you** whilst those repairs are carried out.

If **your car** is being repaired by **your** own repairer **we** will arrange for a **hire car** to be supplied to **you** for up to 21 days in a row.

If **your car** is not repairable (written off) or stolen and not recovered, **we** will arrange for a **replacement car** to be supplied to **you** for:

- up to 21 days in a row; or
- up to 7 days after the first or only payment has been issued to **you** in settlement of **your** claim whichever is the shortest.

### The most we will pay

If **we** are unable to provide you with a **replacement car** because:

- **you** suffer an injury during the accident which prevents **you** from driving; or
- **your car** has been professionally adapted or converted to carry a disabled driver or passenger and a suitable **replacement car** is not available; or
- there are no **replacement cars** available and no alternative cars are available for replacement, **we** will reimburse **your** travel costs (up to £50 a day and up to a maximum of £500 over the 21 days following **your** claim).

### What is not covered

**We** will not provide a **replacement car**:

- for any loss which takes place outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; or
- if **you** are only claiming for windscreen or glass damage.

### Conditions that apply to this section

1. **Your** policy will automatically be extended to cover **you**, and any person entitled by **your certificate of motor insurance** to drive, whilst using the **replacement car** and is restricted to the limits on use and exclusions shown on the **certificate of motor insurance**. If **you** make a claim, **you** will have to pay any **excess** that applies as if the claim was made for **your car**.
2. **You** may only use the **replacement car** in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, unless the **replacement car company** gives **you** permission and appropriate insurance cover for use elsewhere.
3. **You** will be given a copy of the **replacement car company's** terms and conditions when **you** receive the **replacement car**. If there is any difference between **our terms** and the terms and conditions of the **replacement car company, our terms** will apply.
4. All requests for the reimbursement of travel costs will need to be substantiated with documentary evidence otherwise **we** may not be able to reimburse **you**.
5. **You** may be charged a refundable deposit, when **you** take delivery of the **replacement car**. The deposit will be refunded on return of the **replacement car** to **us**, subject to **our** terms and conditions.



## GENERAL EXCEPTIONS

### General exceptions which apply to sections A to H

**You** are not covered for any of the following:

#### 1. Who uses your car

**We** will not cover any injury, loss, damage or liability which takes place while **your car** is being:

- driven by any person not described as entitled to drive by the **certificate of motor insurance** or **schedule**;
- used for any purpose not allowed by the **certificate of motor insurance** or **schedule**;
- driven by someone who does not have a valid driving licence or is disqualified from holding or obtaining such a licence or is breaking the conditions of their driving licence;
- driven while rented out or driven in connection with a peer to peer hire scheme.

This exception does not apply if **your car** is:

- with a member of the motor trade for maintenance or repair;
- stolen or taken away without **your** permission; or
- being parked by an employee of a hotel, restaurant or car-parking service.

#### 2. Contracts

**We** will not cover any legal liability that arises as a result of **you** entering into any agreement or contract, unless **you** would have been liable even without such an agreement or contract.

#### 3. Radioactivity

**We** will not cover any loss or damage to property or any direct or indirect loss, expense or liability caused or contributed to by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts.

#### 4. War

**We** will not cover any injury, loss, damage or liability caused by war, invasion, revolution, military or usurped power or arising from Government Action or a similar event except as is strictly required under the **Road Traffic Act**.

Government Action means any martial law, confiscation, nationalisation, requisition or destruction or damage of property by or under the order of any government or public or local authority or any action taken in controlling, preventing, suppressing or in any way relating to war.

#### 5. Riot

**We** will not cover any loss or damage caused by riot or civil commotion outside Great Britain, the Isle of Man or the Channel Islands. This exception does not apply to section A of this **policy**.

#### 6. Use on airfields

**We** will not cover any injury, loss, damage or liability caused by using **your car** in any area where aircraft are normally found to be landing, taking off, moving or parked.

#### 7. Pollution

**We** will not cover any injury, loss, damage or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unexpected and accidental incident which happens during the period of insurance.

#### 8. Recovery of seized cars

**We** will not cover securing the release of a motor car, other than **your car**, which has been seized by, or on behalf of, any government or public authority.

#### 9. Use on Nürburgring Nordschleife

**We** will not cover any injury, loss, damage or liability whilst **your car** is being used or driven on the Nürburgring Nordschleife.

## 10. Automated cars

**We** will not cover any loss, damage or injury caused by **your automated car** driving itself at any time or place that the use of automated functions is unlawful.

Unless **we** are required to do so under the law of the country in which the accident occurs, **we** will not cover any loss, damage or injury:

- to the person in charge of **your automated car** where the accident was wholly due to that person's negligence in allowing **your automated car** to begin driving itself when it was not appropriate to do so.
- to an **insured person** if the accident is caused by a failure to install safety critical updates to **your automated car** or its software has been altered without the approval of the manufacturer. **We** may also require an **insured person** to repay **us** any amounts that **we** are required by law to pay.

## 11. Cyber event

**We** will not cover any loss, damage, legal liability, cost or expense caused by:

- failure, or partial failure of any computer or computer system.
- loss or partial loss of any electronic data.
- repair, replacement or restoration of any electronic data.
- a **cyber event**.

# GENERAL CONDITIONS

## General conditions which apply to sections A to H

### 1. Providing accurate information

**We** will only provide the cover set out in the **policy** if **you** keep to all the **terms** and conditions of the **policy**.

It is important to ensure that all information given to **us**, including relating to all drivers under the **policy**, is correct to the best of **your** knowledge. Failure to provide correct information or inform **us** of any changes could adversely affect **your policy**, including invalidating **your policy** or claims being rejected or not fully paid.

The **policy** will also include Uninsured Loss Recovery, if **you** have purchased this.

### 2. Notification of accidents and losses

**You** must tell **us** as soon as reasonably possible about any incident which may lead to a claim under this **policy**. If **you** receive any notice of prosecution, inquest or fatal accident inquiry or **you** are sent a writ, summons, claim or letter, **you** must send it to **us**, unanswered, as soon as possible.

This condition does not apply to section H.

### 3. Claims procedure – Our rights and your obligations

a) **You** must not admit liability for or negotiate to settle any claim without **our** written permission.

b) **We** are entitled to:

- take over and carry out the negotiation, defence or settlement of any claim in **your** name, or in the name of any other person covered by this **policy**;
- take proceedings in **your** name, or in the name of any other person covered by, and in connection with, this **policy** for **your**, or **our** own benefit.

c) **You** must give **us** any information and help **we** need.

This condition does not apply to section H.

### 4. Administration fee

If **you** make any temporary or permanent changes to **your policy** during the year **you** may have to pay an administration fee as well as any additional premium.

An administration fee may apply even though an amendment results in a return of premium to **you**. Please refer to **your schedule** for details of the administration fee.

This condition does not apply to section H.

### 5a. Cancellation by us

**We** have the right to cancel **your policy** at any time by giving **you** at least 7 days' notice in writing where there is a valid reason for doing so.

**We** will send **our** cancellation letter to the latest address **we** have for **you**.

Valid reasons may include but are not limited to:

- where **you** are required in accordance with the terms of this **policy**, to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that substantially affects **our** ability to process **your** claim, or deal with **your policy**;
- where there are changes to **your** circumstances which mean **you** no longer meet **our** criteria for providing motor insurance;
- where **you** have used threatening or abusive behaviour or language or **you** have intimidated or bullied **our** staff or suppliers;
- where **we** reasonably suspect fraud.

If **we** cancel **your policy** **we** will return the premium paid less the amount for the period the **policy** has been in force.

If **you** have made a claim or if one has been made against **you** and **we** cancel **your policy**, **we** will return the premium paid, less a charge for the number of days for which cover has been given.

## GENERAL CONDITIONS continued

If **you** are a resident of Northern Ireland, Isle of Man or the Channel Islands **you** must return the **certificate of motor insurance** to **us**.

If **we** cancel due to the non-payment of premium please see condition 11 'If you miss a payment'.

### 5b. Cancellation by you

**You** can cancel this **policy** at any time by telling **us** either over the phone or in writing.

Cancelling the direct debit instruction does not mean **you** have cancelled the **policy**.

- If **you** cancel before **your policy** is due to start, **we** will return any premium **you** have paid in full.
- If **you** cancel within 14 days of the **policy** starting or within 14 days of receiving **your** documents (whichever occurs later) **we** will return any premium paid less a charge for the number of days for which cover has been given.
- If **you** cancel after those 14 days have passed, **we** will return any premium paid less:
  - a charge for the number of days for which cover has been given; and
  - an administration fee as shown in **your schedule**.

**We** will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover (regardless of whether **you** pay annually or by monthly instalments under a credit agreement).

If **you** pay by instalments under a credit agreement **you** must pay to **us**:

- (1) all instalment payments that have already fallen due under the credit agreement and remain unpaid; and
- (2) the total remaining balance under the credit agreement.

If **we** agree to pay **your** claim and **you** have not paid the amounts due to **us** under (1) and (2) above, **we** may reduce the amount that **we** pay in settlement of **your** claim by the amount that **you** owe **us**. Alternatively, **we** may write to **you** asking **you** for the full payment.

If **you** are a resident of Northern Ireland, Isle of Man or the Channel Islands **you** must return the **certificate of motor insurance** to **us**.

### 5c. Cancellation on renewal

- If **you** cancel before the new period of insurance (renewal) is due to start, **we** will return any premium paid in full.
- If the new period of insurance (renewal) has started and **you** cancel within 14 days of it starting or within 14 days of receiving **your** documents (whichever occurs later), **we** will return any premium paid less a charge for the number of days for which cover has been given.
- If **you** cancel after those 14 days have passed, **we** will return any premium less a charge for the number of days for which cover has been given and an administration fee as shown in **your schedule**.

**We** will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover. If **you** have made a claim, or one has been made against **you**, the balance of the year's premium will become payable. If **you** are a resident of Northern Ireland, Isle of Man or the Channel Islands **you** must return the **certificate of motor insurance** to **us**.

### 5d. Suspensions

**You** can suspend this **policy** at any time by telling **us** either over the phone or in writing. Please return the **certificate of motor insurance**.

- If **you** suspend cover **we** will retain any premium paid. If **you** are paying by instalments, **you** must continue paying instalments during the period of suspension.

## GENERAL CONDITIONS continued

- If cover is suspended for 28 days or more in a row or if the **policy** expiry date passes during the period of suspension, **you** will receive a pro rata refund for the suspension period.

If cover is suspended for 27 days or less in a row and reinstated before the **policy** expiry date **we** will not refund any premium.

**We** will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover. If **you** have made a claim, or one has been made against **you**, the balance of the year's premium will become payable.

### 6. Taking care of your car

**You** and any person who is covered by this **policy** must:

- make sure **your car** is roadworthy;
- take all reasonable steps to protect **your car** and its contents from loss or damage;
- make sure **you** keep property left in an open or **convertible** car in a locked boot or locked glove compartment;
- make sure any security device fitted to **your car** by the manufacturer is operational when **your car** is left unattended; and
- allow **us** to examine **your car** at any reasonable time if **we** ask **you**.

### 7. Car sharing

**Your policy** covers **you** for carrying passengers for social or similar purposes in return for payment. But it does not cover **you** if:

- **your car** is made or adapted to carry more than eight passengers (excluding the driver);
- **you** are carrying the passengers as customers of a passenger-carrying business;
- **you** are making a profit from the passengers' payments; or
- **you** are renting **your car** out or using a peer to peer hire scheme to do so.

If **you** are not sure whether a car-sharing arrangement is covered by the **terms** of this **policy**, please contact **us**.

### 8. Modifications to your car

**You** must tell **us** what **modifications you** intend to make and obtain **our** agreement prior to making them. **Modifications** are changes to **your car's** standard specification, including optional extras. These include, but are not restricted to, changes to the appearance and/or the performance of **your car** (including wheels, suspension, bodywork and engine).

Failure to provide correct information or inform **us** of any changes could adversely affect **your policy**, including invalidating **your policy** or claims being rejected or not fully paid.

### 9. Fraud

**You** must be honest in **your** dealings with **us** at all times.

**We** will not pay a claim that is in any way fraudulent, false or exaggerated.

If **you**, any person insured under this **policy** or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- **your policy** may be cancelled;
- **we** may reject **your** claim and any subsequent claims;
- **we** may keep any premium **you** have paid.

### What happens if we discover fraud

**We** have the right to cancel any other products **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud.

**We** may also involve the relevant authorities who are empowered to bring criminal proceedings. If a fraudulent, false or exaggerated claim has been made under any other **policy you** hold with **us**, **we** may cancel this **policy**.

### 10. Other insurance

If **you** have other insurance which covers the same loss, damage or liability, **we** will not pay more than **our** share of **your** claim. This does not apply to personal accident benefit (see section E).

## GENERAL CONDITIONS continued

### 11. If you miss a payment

If **we** have been unable to collect the instalment payment(s) due under **your** credit agreement on the date(s) due, **we** will write to **you** in order to give **you** the opportunity to make the payment(s).

If any instalment amount remain(s) unpaid by the date **we** set out in **our** letter, **we** will give **you** 14 days' notice that **we** will cancel **your policy**, and inform **you** in writing when this cancellation has taken place.

If **you** have made a claim, or one has been made against **you** before the date that **we** cancel the **policy you** must pay to **us**:

(1) all instalment payments that have already fallen due under the credit agreement and remain unpaid and

(2) the total remaining balance under the credit agreement.

If **we** agree to pay **your** claim and **you** have not paid the amounts due to **us** under (1) and (2) above, **we** may reduce the amount that **we** pay in settlement of **your** claim by the amount that **you** owe **us**.

Alternatively, if **you** are in arrears at the time of the claim, **we** may refuse **your** claim.

### 12. If you owe us an additional premium

**We** may refuse **your** claim. If **we** agree to allow **your** claim, **we** may deduct any additional premium from any claim payment **we** make to **you** or **we** may proportionately reduce any payment **we** make to **you**.

### 13. People involved in this contract

This contract is between **you** and **us**. Nobody else has any rights they can enforce under this contract except those they have under the **Road Traffic Act**.

### 14. Automatic renewal

When **your policy** is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **you** or **we** have advised otherwise.

**We**'ll contact **you** at least 21 days before **your policy** ends to confirm **your** renewal premium and **policy terms**, and before taking any payment. If **you** don't want to renew **your policy**, **you** must contact **us** before **your** renewal date to let **us** know.

If **we** don't hear from **you**, **we** will debit **your** account with the payment details **we** hold on record, and **your policy** will automatically continue without a break in cover from **your** stated renewal date. **You** can contact **us** by phone, post or online if at any time **your** circumstances change and **you** no longer want **your policy** to renew automatically. If **you** choose not to renew automatically, **your policy** – including any additional products or benefits – will lapse on the renewal date, and **you** will be uninsured unless **you** contact **us** (or an alternative insurer) to arrange cover.

It's not possible to offer automatic renewal with all payment methods, so please check **your** renewal invite for further details. In some instances, **we** may be unable or choose not to offer renewal **terms**. If so, **we** will write to **you** at **your** last known address to let **you** know.

### 15. Vehicle registration

To be covered by this **policy your car** must be registered in, or be in the process of being registered in, the UK, the Channel Islands or the Isle of Man.

## IMPORTANT INFORMATION ABOUT YOUR POLICY

### How to make a claim

To notify us of a claim please telephone **0345 246 9091**. 24 hours a day Recovery After Accident Helpline on **0800 051 0473** or **0141 349 0192** if abroad.

Approved windscreen repairer's 24 Hour claim line number: **0800 328 9150**.

### How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number **0800 085 2446** or **0141 349 0196**. If you'd prefer to write to us you can send the letter to:

Customer Relations Manager  
Churchill Court  
Westmoreland Road  
Bromley  
BR1 1DP

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint.

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service (FOS).
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	<p>This is a detailed response, which will outline:</p> <ul style="list-style-type: none"><li>• our investigation;</li><li>• the decision;</li><li>• next steps, if applicable.</li></ul> <p>It will also provide information about the Financial Ombudsman Service.</p>

## IMPORTANT INFORMATION ABOUT YOUR POLICY *continued*

### Independent Review

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the FOS will not affect your legal rights.

You can contact them by:

#### Email:

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

#### Phone:

UK: **0300 123 9123** or **0800 023 4567**

Abroad: **+44 20 7964 0500**

#### Writing to:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Their website also has a great deal of useful information:

**[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

If you are a business and for any reason your complaint falls outside of the jurisdiction of the FOS then we will still respond to your complaint but if we cannot sort out the differences between us you will not be able to refer the matter to FOS. However, this will not affect your legal rights.

If your complaint relates to Section H – Uninsured Loss Recovery, you can refer your complaint to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute).

The arbitrator will be a solicitor or barrister or other suitably qualified person that you and we agree on. If you and we cannot agree then we will ask the Chartered Institute of Arbitrators to decide. The arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

### Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at **[www.fca.org.uk](http://www.fca.org.uk)**, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

ŠKODA Financial Services is a trading name of Volkswagen Financial Services (UK) Limited ("VWFS UK"), registered in England and Wales No.2835230 (registered office: Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR). VWFS UK is authorised and regulated by the Financial Conduct Authority, registration number 311988. Authorisation details for both organisations can be checked on the Financial Services Register by visiting [fca.org.uk](http://fca.org.uk). VWFS UK and U K Insurance Limited are not part of the same corporate group.



### **The Financial Services Compensation Scheme**

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at [www.fscs.org.uk](http://www.fscs.org.uk). U K Insurance Limited is a member of this scheme.

### **Motor Insurance Database**

Information relating to your policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). The MID and the data stored on it may be used by certain statutory and/or authorised bodies including the police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- Electronic Licensing (Tax Discs);
- Continuous Insurance Enforcement;
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders); and
- The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. It is our responsibility to update your policy to the MID. We fully comply with the agreements in place with the MIB to update your details within seven days; however it is important that you check your policy documents ensuring that the registration number is recorded correctly. If it is incorrectly shown on the MID 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](http://www.askMID.com)

If the registration number is not shown correctly on your policy documents, or you cannot find your car on the MID, please contact us immediately.

ŠKODA Car Insurance will also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

ŠKODA Car Insurance is underwritten by U K Insurance Limited, Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No: 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

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