



important

information

We are introducing some changes to your motor insurance from this renewal. This leaflet summarises the main changes. Please read it in conjunction with your policy booklet and documents. If you have any queries please call our Car Insurance Priority Line on 0845 246 8811. We will be happy to help you.

New improved car insurance – Page 6 **Matched No Claim Discount has been replaced by Only Driver Discount**

If you are the only person insured on your Direct Line car insurance policy and you purchase an additional car that will only be driven by you, we will give you an extra discount on the policy for your new vehicle.

Once applied to a policy the extra discount given for your additional car works the same way as NCD in that if you make a claim the discount will be reduced.

Definitions – Page 13

Hazardous Goods – goods or substances referred to in the European Agreement concerning the International Carriage of Dangerous Goods by Road (ADR) i.e. explosive substances and articles, gases, flammable liquids, flammable solids, self-reactive substances and solid desensitised explosives, substances liable to spontaneous combustion, substances which, in contact with water, emit flammable gases, oxidizing substances, organic peroxides, toxic substances, infectious substances, radioactive material and corrosive substances.

Hazardous Locations – power stations, nuclear installations or establishments, refineries, bulk storage or production premises in the oil, gas or chemical industries, bulk storage or production premises in the explosive, ammunition or pyrotechnic industries, Ministry of Defence premises and Military bases – other than in any area designated for access or parking by the general public.

Definitions (continued) – Page 14

Your van – a vehicle designed to carry goods and 4 or less passengers. The vehicle must weigh less than 3.5 tonnes GVW (Gross Vehicle Weight). If your vehicle is a van all sections apply i.e. Your Car also means Your Van.

Section A – Liability to other people – Page 16

2 Cover for other people

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

- anyone you allow to use but not drive your car,

Exceptions to section A – Page 18

What is not covered

We will not cover:

- any liability that is not required to be covered under the terms of the Road Traffic Act whilst you are loading or unloading directly from Your Van.
- liability for death, injury or damage when Your Van is not on a public road and is in the process of being loaded or unloaded by any person other than the driver or attendant of Your Van.



direct line

A GOOD DEAL BETTER

Exceptions which apply to sections B, C and D – Page 22

What is not covered

We will not cover:

- 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, electronic-navigation or radar detection equipment (if the equipment is part of your car specification when first registered, we will provide unlimited cover);
- goods, tools of trade or samples connected with your work or any other trade, or any container for these things;
- loss or damage caused directly or indirectly by fire if your van is equipped for the cooking or heating of food or drink.

Conditions which apply to sections B, C and D – Page 23

2 Parts

We may decide to repair your car with parts which have not been made by your car's manufacturer but which are of a similar standard. 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).

Guaranteed Hire Car – Page 31

Guaranteed Hire Car has moved to **Section Ji** of the Policy Booklet and is available to purchase for a small extra premium.

Section Jii of the Policy Booklet has been created for Guaranteed Hire Car Plus, which is available to purchase for a small extra premium.

Guaranteed Hire Car and Guaranteed Hire Car Plus are only available to Policyholders with Comprehensive cover who live in the UK.

You may be charged a refundable deposit, when you take delivery of the hire vehicle. The deposit will be refunded on return of the vehicle to the hire car company, subject to the hire car company's terms and conditions.

Section D – Windscreen Damage

The windscreen Replacement Excess has increased from £60 to £75.

Section Ji – Guaranteed Hire Car

This section only applies if it is shown on your motor insurance Schedule.

Definitions that apply to Guaranteed Hire Car

Hire Vehicle – A small hatchback or similar, registered as a private light goods vehicle that is supplied to you by the hire car company.

Hire Car Company – The company that we instruct to give you the hire vehicle.

Hire period – The period we will pay for the hire vehicle, up to 14 days in a row, for any one incident.

What is covered

If your vehicle is damaged as a result of an accident, fire or theft, or if it is stolen and not recovered, we will arrange for the hire car company to provide you with a hire vehicle, as long as the loss takes place on the UK mainland and we are dealing with your claim under Sections B or C of your policy. You may be charged a refundable deposit, when you take delivery of the hire vehicle. The deposit will be refunded on return of the hire vehicle to the hire car company, subject to the hire car company's terms and conditions.

The hire vehicle should keep you mobile. It may not be a similar size, type, value or status to your vehicle.

The most we will pay

If we are unable to find you a hire vehicle, or your vehicle has been professionally adapted or converted to carry a disabled driver or passenger, and a suitable hire vehicle is not available, instead of providing you with a hire vehicle we will pay your travel costs (up to £15 a day over the 14 days following your claim) whilst you carry out your normal daily routines.

What is not covered

We will not provide you with a hire car if you are only claiming for windscreen or glass damage.

We will not pay for your hire vehicle for longer than the shortest of the following periods:

- the hire period;
- more than three days after payment has been issued to settle your claim; or
- if more than one payment is to be made to settle your claim, up to three days after the first payment has been made.

Conditions that apply to this section

1. You may only use the hire vehicle whilst your vehicle remains off the road or whilst your vehicle is with a motor vehicle repairer as a result of an accident, fire or theft covered by this **Section Ji**.

2. When you are driving the hire vehicle during the hire period, it is insured under your policy. This means that any claim for injury, loss or damage that takes place will be made under your policy, as long as the driver, or the person last in charge of your car, is permitted to drive under your policy in accordance with your Certificate Of Motor Insurance. Any payments we have to make under your policy for loss or damage to the hire vehicle will be made to the hire car company. You will also have to pay any excess that applies as if the claim was made for your own vehicle.

3. You may only use the hire vehicle on the UK mainland, unless the hire car company gives you permission and appropriate insurance cover.

4. The terms and conditions of the hire car company apply as well as ours. You will be given a copy of the hire car company's terms and conditions when you receive the hire vehicle. If there is any difference between our terms and conditions and the terms and conditions of the hire car company, our terms and conditions will apply.

5. All requests for the reimbursement of travel costs will need to be reasonable and substantiated with documentary evidence.

Section Jii – Guaranteed Hire Car Plus

This section only applies if it is shown on your motor insurance Schedule.

Definitions that apply to Guaranteed Hire Car Plus

Hire Vehicle – A car or van registered as a private light goods vehicle that is supplied to you by the hire car company.

Hire Car Company – The company that we instruct to give you the hire vehicle.

Hire Period – The period we will pay for the hire vehicle, up to 21 days in a row, for any one incident.

What is covered

If your vehicle is damaged as a result of an accident, fire or theft, or if it is stolen and not recovered, we will arrange for the hire car company to provide you with a hire vehicle, as long as the loss takes place on the UK mainland and we are dealing with your claim under Sections B or C of your policy. You may be charged a refundable deposit, when you take delivery of the hire vehicle. The deposit will be refunded on return of the hire vehicle to the hire car company, subject to the hire car company's terms and conditions.

The hire vehicle should keep you mobile. Although we hope to provide you with a hire vehicle that is a similar physical size to your vehicle, we do not guarantee that this will occur. Therefore, your hire vehicle may not be the same as your own vehicle in terms of its size, type, value or status.

The most we will pay

If we are unable to find you a hire vehicle, or you suffer an injury during the accident which prevents you from driving, instead of providing you with a hire vehicle we will pay your travel costs (up to £50 a day and up to a maximum of £500 over the 21 days following your claim), whilst you carry out your normal daily routines.

What is not covered

We will not provide you with a hire car if you are only claiming for windscreen or glass damage.

We will not pay for your hire vehicle for longer than the shortest of the following periods:

- the hire period;
- more than three days after payment has been issued to settle your claim; or
- if more than one payment is to be made to settle your claim, up to three days after the first payment has been made.

Conditions that apply to this Section

1. You may only use the hire vehicle whilst your vehicle remains off the road or whilst your vehicle is with a motor vehicle repairer as a result of an accident, fire or theft covered by this **Section Jii**.

2. When you are driving the hire vehicle during the hire period, it is insured under your policy. This means that any claim for injury, loss or damage that takes place will be made under your policy, as long as the driver, or the person last in charge of your car, is permitted to drive under your policy in accordance with your Certificate Of Motor Insurance. Any payments we have to make under your policy for loss or damage to the hire vehicle will be made to the hire car company. You will also have to pay any excess that applies as if the claim was made for your own vehicle.

3. You may only use the hire vehicle on the UK mainland, unless the hire car company gives you permission and appropriate insurance cover.

4. The terms and conditions of the hire car company apply as well as ours. You will be given a copy of the hire car company's terms and conditions when you receive the hire vehicle. If there is any difference between our terms and conditions and the terms and conditions of the hire car company, our terms and conditions will apply.

5. All requests for the reimbursement of travel costs will need to be reasonable and substantiated with documentary evidence.

General Exceptions – Pages 35–36

8 Recovery of seized vehicles

We will not cover use to secure 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 Construction and use

We will not cover any accident, injury, loss or damage that happens while Your Van is being:

- used to carry passengers or goods in a way likely to affect the safe driving and control of the vehicle;
- used for carrying dangerous loads;

10 Hazardous Goods

We will not cover any loss or damage to property or any direct or indirect loss, expense or liability caused or contributed to by carrying any hazardous goods.

11 Hazardous locations

We will not cover any damage or liability caused by using Your Van in a hazardous location.

Your information – Pages 41–43

How we use your information and who we share it with

Develop our services, systems and relationships with you.

Credit Reference Agencies

To assess your insurance application and the terms on which cover may be offered, we may obtain information about you from credit reference agencies to check your credit status and identity. The agencies will record our enquiries. This will not affect your credit standing.

Your right to cancel

The below confirms your right to cancel when you buy or renew your policy.

When you buy your policy:

If you cancel before your policy is due to start, we will return any premium you have paid in full.

Please return all of your documents after cancelling the policy.

If the policy 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 you have paid less a cancellation fee of £25 (excluding Insurance Premium Tax charged at the current rate). At the rate of 5% applying when this document was printed, this means a total cancellation charge of £26.25. This is as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

If you cancel after those 14 days have passed we will return any unused premium less a cancellation fee of £25 (excluding Insurance Premium Tax charged at the current rate). At the rate of 5% applying when this document was printed, this means a total cancellation charge of £26.25. This is as long as no claim or loss has arisen in the current period of insurance. Please return all of your documents after cancelling the policy. This fee is to offset the administrative costs of providing the policy.

When you renew your policy:

If you cancel before the new period of insurance (renewal) is due to start, we will return any premium you have paid in full. Please return all your documents after cancelling the policy.

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 you have paid less a cancellation fee of £25 (excluding Insurance Premium Tax charged at the current rate).

At the rate of 5% applying when this document was printed, this means a total cancellation charge of £26.25. This is as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

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