

Car insurance

All you need to know



Your policy and summary inside
Please keep somewhere safe



[directline.com](https://www.directline.com)

Welcome

to Direct Line car insurance underwritten by U K Insurance Limited

This booklet contains everything you need to know about your car insurance.

We're delighted that you've chosen Direct Line

This booklet includes your policy and a summary of your policy, so keep the booklet safe for when you need it. Over the next few pages, you'll find details of the extra services available to Direct Line customers as well as some useful tips on what to do in an accident and how to make a claim.

We'll be in touch soon with a welcome pack. It's packed with extras which we've put together especially for you, including offers on home, travel and other types of insurance.

We're helping to keep prices low with anti-fraud technology

When a small minority make a false insurance claim it drives up the cost of everyone's policy, that's why we're doing all we can to help protect you from insurance fraud. We're using specialised detection processes to detect false and exaggerated claims. They also help us settle genuine claims as quickly as possible. So when it comes to looking after our customers, you can rest assured we're doing all we can.

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Customer information

Changes to your insurance

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.

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:

- passed their UK driving test;
- 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).

Making a change to your policy?

Call: 0845 246 8811

or go online at directline.com

Customer information continued

Customer discounts

Direct Line offers a range of discounts that are aimed at achieving one thing – bringing down the cost of your insurance.

No Claim Discount

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

Named Driver No Claim Discount

Whilst your named driver remains claims free on your policy they will earn their own Named Driver No Claim Discount to use when they take out their own car insurance policy with us.

Taking advantage of this deal couldn't be easier. To transfer the Named Driver No Claim Discount the named driver needs to call us and identify the policy on which they have earned this discount by giving your name, date of birth, postcode and either your policy number or vehicle registration.

The Named Driver No Claim Discount may be lower than the No Claim Discount available to you as the main policy holder and may not be recognised by other insurers.

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 car.

Please note, once we have applied the **Named Driver No Claim Discount** or **Only Driver Discount** to a policy it works in the same way as a No Claim Discount. If a claim is made the discount may be reduced.

Multi-car Discount

If two or more cars in your household are insured with us or if you are a named driver on another Direct Line policy, we will give a discount on the second and any subsequent car insurance policies. You will need to identify the other policy in your household or the policy on which you are named.

Breakdown Discount

Direct Line car insurance customers can also get a further discount on our breakdown cover. Please call us or visit us online for more details.

Home Insurance Discount

Looking for a good deal on your home insurance too?

We offer our car insurance customers a discount when they buy a new home insurance policy.

All discounts are subject to minimum premium.

Our uninsured driver promise

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

Conditions

We will need:

- the car registration number and the make and model of the car; 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 policy holders only.

Our vandalism promise

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.

Conditions

- You pay the excess.
- 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 policy holders only. Please remember that vandalism should be reported to your local police station unless you are reporting it immediately as an emergency.

Customer information continued

Had an accident? Don't panic!

If you're involved in an accident, it's all too easy to forget what to do in the shock of it all. Here's all you need to know.

The law

By law, you must stop if there is damage to any vehicle or property, or injury to any person, or certain animals, including dogs and horses. You must give your name, address and insurance details to anyone with good reason to ask.

How to help us help you

Make sure you get the names, addresses and phone numbers of any drivers, passengers or pedestrians involved, and details of any witnesses. By law, drivers must provide details of their insurance company and their policy number.

A diagram of the accident scene is often helpful. Try to draw one as soon as possible after the accident – show vehicles, the road layout, other relevant features and the positions of any witnesses. Gathering this information may help ensure that information about the incident is correct and may prevent inaccurate or exaggerated claims from third parties later on.

Do not admit blame or liability for an accident or offer to pay for any damage. Please tell us if any other person admits blame.

Even if you do not plan to make a claim, please call our claim line on 0845 246 8471 as we are here to help you.

We can usually get all the information we need in one phone call, but sometimes we may ask you to fill in a claim form.

Accident recovery helpline

Our 24-hour, 365-day accident recovery helpline is there for you to use if you have an accident. Just call **0800 269 015** and we'll take care of the rest.

Windscreen damage? Trust Direct Line

Our dedicated glass helpline is available 24 hours a day, 365 days a year to arrange to repair or replace your windscreen as quickly as possible. If you have comprehensive cover, all you will have to pay is the excess shown in your schedule.

Call our windscreen partners Autoglass on **0800 328 7423**.

Making a claim



Simply call and leave the rest to us.

What happens next?

Call us immediately and we can get your claim started straight away. Even if you don't have all of the information available you can still report the claim. We can then take the stress of your claim away from you.

When you phone, a personal claims adviser will take the details of the incident and the crime reference number, if you have one.

- We'll collect your damaged car free of charge (if you use one of our approved repairers)
- If repairable, we will arrange for our approved repairer to fix your car, clean it inside and out, and deliver it back to you
- All repairs carried out by our approved repairers are guaranteed for five years.

Making a claim?

Call: 0845 246 8471

Lines open: 8am-9pm Monday to Friday, 9am-5pm on Saturday and 11am-5pm on Sunday.

A summary of your cover

Please read this document carefully. Full terms and conditions can be found within the policy documents. This summary does not form part of the contract between us.

The car policy you have purchased is underwritten by U K Insurance Limited and will run for 12 months or as shown on the certificate of motor insurance.

Depending upon the level of cover you have chosen the following sections will apply. Please read your policy carefully to ensure the level of cover selected meets your needs.

- **Comprehensive** – sections A–G of your policy booklet
- **Third Party, Fire and Theft** – sections A, C and G
- **Third Party Only** – sections A and G

If you have chosen Motor Legal Protection, section H will apply in addition to the sections above.

Significant features, exclusions and limitations of a Direct Line policy

- **Section A** – Damage to a third party's property is covered up to £20 million.
- **Section A** – Driving other cars is included within your policy, subject to selected criteria being met. Cover is limited to **Third Party Only**, i.e. the car you are driving will not be covered. Please refer to your certificate of motor insurance to see if you have this benefit.
- **Section B** – Permanently fitted in-car audio, television, telephone and electronic navigation equipment up to a maximum £1,000. (If fitted as part of the car's standard equipment, cover is unlimited.) Details can be found on your schedule.
- **Section B** – Your vehicle will be covered up to its UK market value.

- **Section C** – If the doors, windows, boot or roof (in the case of convertibles) are not securely locked or if you leave the vehicle unattended or unoccupied and you have not removed the keys or devices used to gain entry or to operate the car then you will not be covered for theft claims either of or from the vehicle.
- **Section C** – All security and tracking devices which we insist are fitted to your car should be active and in full working order. A network subscription, for any tracking device which we insist is fitted to your car, must be current and operable. A driver recognition device for any tracking device which we insist is fitted to your car, must not be left in or on your car whilst unattended. If not, then claims for theft of and from your car will not be covered.
- **Section D** – Comprehensive cover includes windscreen damage.
- **Section G** – Full foreign use cover charges are based on the time spent abroad and your car's insurance vehicle grouping. For information on charges please contact us.
- **Section H** – Motor Legal Protection provides legal cover up to £100,000 to help in claiming back your uninsured losses including compensation for personal injury.
- We provide a 'Guaranteed Hire Car' to customers who have comprehensive policies subject to payment of a premium. You must have purchased the benefit prior to a claim occurring.

If you have purchased Guaranteed Hire Car, **Section Ji** of the policy booklet will apply. If you have purchased Guaranteed Hire Car Plus, **Section Jii** of the policy booklet will apply.

Section Ji – Guaranteed Hire Car cover is provided under Sections B and C.

Section Jii – Guaranteed Hire Car Plus cover is provided under Sections B and C.

- All repair work is guaranteed for five years if you use one of our approved repairers.

Any excesses and endorsements applicable to your policy can be found on your schedule along with cover limits and premiums due.

Your right to cancel

You have the right to cancel this policy at any time.

When you buy your policy:

If you cancel before your policy is due to start, we will return any premium paid in full. Please return the certificate of motor insurance. 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 paid less 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. Please return the certificate of motor insurance.

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. Please return the certificate of motor insurance.

Please note under the Road Traffic Act it is an offence not to surrender the certificate of motor insurance within seven days of the cancellation date.

When you renew your policy:

If you cancel before the new period of insurance (renewal) is due to start, we will return any premium paid in full. Please return the certificate of motor insurance.

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 in full. 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. Please return the certificate of motor insurance.

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. Please return the certificate of motor insurance.

Please note under the Road Traffic Act it is an offence not to surrender the certificate of motor insurance within seven days of the cancellation date.

Administration Fee

Mid term amendments made to your policy may result in an administration fee being charged as shown in your schedule.

How to make a claim

To notify us of a claim please telephone **0845 246 8471**.

How to complain

If your complaint relates to a claim please contact your claims handler whose details will be shown on your claims documentation. For all other complaints please call us on our priority number **0845 246 8811**.

If you wish to write, then please address your letter to the regional customer service manager at the address shown on your claims documentation for claim related complaints or; the head of sales and customer service at the address shown on your schedule for all other complaints.

Our staff will attempt to resolve your complaint immediately. If this is not possible, we promise to acknowledge your complaint within five business days of receipt. In the unlikely event that your complaint has not been resolved within four weeks of its receipt, we will write and let you know the reasons why and the further action we will take.

If we cannot resolve the differences between us, we will issue a final response letter. Upon its receipt, you may refer your complaint to the Financial Ombudsman Service (FOS) which, once contacted, will liaise with us on your behalf. The FOS will then inform you directly of its decision. Referral to the FOS will not prejudice your right to take subsequent legal proceedings.

Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR (Telephone number **0845 080 1800**).

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.

Details about our Regulator

U K Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at **www.fsa.gov.uk**, or the Financial Services Authority can be contacted on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **www.fscs.org.uk**

Your policy

This policy booklet gives full details of your cover. You should read it along with your motor proposal confirmation, certificate of motor insurance and schedule. Please keep all your documents in a safe place.

Your policy is made up of:

- the motor proposal confirmation;
- this policy booklet from pages 9 to 32;
- the certificate of motor insurance;
- the schedule.

We promise 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 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.

We have not given you a personal recommendation as to whether this policy is suitable for your specific needs.

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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**. We may treat some accessories as **modifications**, so please tell us about any alterations to **your car**.

Approved repairer – a repairer we have approved and authorised 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**.

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.

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

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, oxidising 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.

Imported car – a car that may have been registered in the UK but which was not originally built to be sold in the UK.

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 and condition at the time of the accident or loss.

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.

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

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.

Your van – a vehicle designed to carry goods and four or less passengers. The vehicle must weigh less than 3.5 tonnes GVW (Gross Vehicle Weight). If **your** vehicle is a van, all references in the **policy to your car** also mean your van.

Section A Liability to other people

Ia. 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.

Ib. Driving other cars

If **your certificate of motor insurance** says so, this **policy** provides the same cover as above in Ia when **you** are driving any other motor car as long as **you** do not own it and it is not hired to **you** under a hire-purchase or leasing agreement. This cover only applies if:

- there is no other insurance in force which covers the same liability;
- **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 Ib for damage, fire or theft to the car **you** are driving.

2. Cover for other people

We will also provide the cover under section Ia 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**;
- 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, under the law of any country, we must make a payment that is not covered by the **policy**; we have the right to recover this payment from **you** or the person who is liable.

Exceptions to section A

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 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 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**; or
- 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**.

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 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 driving licence for less than one year.

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.

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 unlocks **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 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 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.

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:

- the **excess** shown in the **schedule**; 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**;
- 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;
- any reduction to the **market value** of **your car** as a result of it being repaired.

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 if ownership of **your car** is to be transferred to **you** at the end of the hire purchase or financing agreement.

If **your car** is on a leasing agreement, we will settle the claim by paying the legal owner.

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, including recycled parts. 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 five years unless **you** sell **your car**.

You can arrange for reasonable and necessary repairs to be carried out at a repairer of **your** choice. However, **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 the full yearly premium as we will have met all **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.

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 drink 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, 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 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.

Section G Territorial limits and foreign use

1. Territorial limits

This **policy** provides the cover described in **your schedule** in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man, the Channel Islands and during journeys between these places.

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
- any country which the Commission of the European Community approves as meeting the requirements of Article 7(2) of the European Community Directive on Insurance of Civil Liabilities arising from using motor vehicles (number 72/166/CEE).

Countries include:

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

3. Extending your policy cover abroad

In return for any extra premium we may charge, we will extend **your policy** and give **you** the same level of cover as **you** have in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands for the agreed period. **Your car** will also be covered during journeys between those countries by a recognised carrier.

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

4. Customs duty

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

Section H Motor Legal Protection (optional extra)

This section only applies if it is shown on **your schedule**. This section covers legal expenses insurance.

Definitions

In this section H only, the words below will have the following meanings.

Costs – legal costs reasonably and proportionately incurred by **your solicitor** on the standard basis or in accordance with The Predictable Costs Scheme if applicable. **We** will also pay costs which **you** are ordered to pay by a **court** and any other costs **we** agree to in writing.

Court – court, tribunal or other suitable authority.

Solicitor – any suitably qualified person appointed to represent **you** under this section of the **policy**.

Territorial limits – any country which is a member of the European Union and any country which the Commission of the European Community approves as meeting the requirements of Article 7(2) of the European Community Directive on Insurance of Civil Liabilities arising from using motor vehicles (number 72/166/CEE).

Uninsured losses – losses which **you** cannot recover from any insurance policy.

Cover provided

We will pay the **costs** of recovering **uninsured losses** which arise directly from any non-fault road-traffic accident involving **your car** causing:

- **your** death or injury;
- damage to **your car**;
- damage to any property in **your car** which **you** own or are legally responsible for; or
- any other **uninsured losses** **you** suffer.

The most we will pay is £100,000 for any claim or claims arising from any one incident.

Subject to the exceptions and conditions of this section of the policy we agree to provide this cover if:

- at the time of the incident, **your car** is being driven or used by a person identified in, and for a purpose allowed by, **your certificate of motor insurance**;
- the incident happens within the **territorial limits**, and after cover started;
- any legal proceedings will be carried out within the **territorial limits** by a **court** which **we** agree to; and
- **we** and **your solicitor** agree that it is more likely than not that **you** will be successful with **your** claim for damages.

Section H Motor Legal Protection continued

General exceptions which apply to Motor Legal Protection cover

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

You are not covered for any claim arising from or relating to:

- **Costs** that relate to a period before we have accepted **your** claim
- Fines, penalties, compensation or damages which **you** are ordered to pay by a **court**.
- A dispute with us about this section of the **policy**, other than as shown in general condition 5 on page 23.
- **Costs** if **you** stop or settle a claim, or withdraw instructions from the **solicitor**, without good reason. If this applies, **you** will then have to refund any **costs** we have paid during **your** claim.

General conditions which apply to Motor Legal Protection cover

See also the general conditions which apply to the whole **policy**

If **you** do not keep to these conditions, we may:

- cancel this section;
- refuse or withdraw from any claim
- claim back from **you** **costs** paid by us;
- do all of the above

I. **You must do the following**

- Send us full details of **your** claim in writing as soon as possible and in any event no later than 180 days after the date **you** knew about or should have known about the incident giving rise to the claim.

- Send us any other information that we ask for. (**You** must pay any costs involved in providing this information.)
- If we ask, **you** must tell the **solicitor** to give us any documents, information or advice that they have or know about.
- Fully co-operate with the **solicitor** and us, and not take any action that has not been agreed by **your solicitor** or by us.
- Keep us up to date with the progress of **your** claim.
- Tell us if the **solicitor** refuses to continue to act for **you** or if **you** withdraw **your** instructions.
- Tell us if anyone makes a payment into **court** or offers to settle **your** claim.
- Tell **your solicitor** to claim back all **costs** that **you** are entitled to and pay to us all **costs** that we have paid.
- Get our agreement to stop, settle, negotiate or withdraw from a claim.

2. **Appointing a solicitor**

- **We** have chosen a panel of law firms to provide legal services. While **you** are responsible for any **costs** they charge, **your policy** will cover them as long as **you** keep to the **policy** conditions.
- These firms make payments to us which depend on the number of personal injury claims we refer to them and they may also provide other services to us on a reduced cost or no cost basis.
- **You** have the right to choose a **solicitor** to safeguard **your** interests from the time **you** have the right to make a claim under this **policy**. This includes the right to choose the **solicitor** to serve **your** interest in any inquiry or proceedings or if a conflict of interests arises.

- Any **solicitor you** choose will be appointed to act for **you** in line with **our** standard terms of appointment. (**You** can ask us for a copy.)
- **You** must not enter into any agreement relating to charges with the **solicitor** without getting **our** permission first.
- If a **solicitor** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, **your** cover will end immediately unless **we** agree to appoint another **solicitor**.

3. You must tell your solicitor to do the following

- Get **our** written permission before instructing a barrister or an expert witness.
- Tell us immediately if it is no longer more likely than not that **you** will be successful with **your** claim.

4. We can do the following

- Contact the **solicitor** at any time, and he or she must co-operate fully with us at all times.
- 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.
- Refuse to pay further **costs** if **you** do not accept an offer or payment into **court** to settle a claim which **we** or **your solicitor** considers should be accepted.
- Refuse to pay further **costs** if it is no longer more likely than not that **you** will be successful with **your** claim.

5. Disputes

You may refer any disagreement between **you** and **us** to the Financial Ombudsman Service, which is a service offered to **you** free of charge. (See page 36 for details of **our** complaints procedure.)

You also have the right to refer any disagreement between **you** and **us** to arbitration (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a solicitor, barrister or other suitably qualified person that **you** and **we** agree on.

If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) for that part of the United Kingdom whose law governs this section of the **policy**.

We and **you** must keep to the arbitrator's decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.

General conditions 2 and 3 on page 30 do not apply to Motor Legal Protection.

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 car – a small hatchback car 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 car.

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

What is covered

If **your car** 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 car**, as long as the loss takes place in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands 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 car**. The deposit will be refunded on return of the **hire car** to the **hire car company**, subject to the **hire car company's** terms and conditions. The **hire car** should keep **you** mobile. It may not be a similar size, type, value or status to **your car**.

The most we will pay

If we are unable to find **you** a **hire car**, or **your car** has been professionally adapted or converted to carry a disabled driver or passenger, and a suitable **hire car** is not available, instead of providing **you** with a **hire car** 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 car** 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 car** whilst **your car** remains off the road or whilst **your car** is with an **approved repairer** as a result of an accident, fire or theft covered by this Section Ji.
2. When **you** are driving the **hire car** 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 car** 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 car**.
3. **You** may only use the **hire car** in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands, 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 car**. 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 car – a similar physical size car or van to **your car**, subject to availability, 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 car**.

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

What is covered

If **your car** 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 car**, as long as the loss takes place in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands 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 car**. The deposit will be refunded on return of the **hire car** to the **hire car company**, subject to the **hire car company's** terms and conditions. The **hire car** should keep **you** mobile. Although we will always try to provide **you** with a **hire car** that is a similar physical size to **your car**, it is subject to availability. Therefore, **your hire car** may not be the same as **your car** in terms of its size, type, value or status.

The most we will pay

If we are unable to find **you** a **hire car**, or **you** suffer an injury during the accident which prevents **you** from driving, instead of providing **you** with a **hire car** 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 car** 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 car** whilst **your car** remains off the road or whilst **your car** is with an **approved repairer** as a result of an accident, fire or theft covered by this Section Jii.
2. When **you** are driving the **hire car** 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 car** 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 car**.
3. **You** may only use the **hire car** in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands, 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 car**. 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

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.

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 or a similar event except as is strictly required under the **Road Traffic Act**.

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. Construction and use

We will not cover any injury, loss, damage or liability 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 **your van**;
- used for carrying dangerous loads.

11. 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**.

12. Hazardous locations

We will not cover any damage or liability caused by using **your car** in a **hazardous location**.

General conditions

General conditions which apply to sections A to H

1. Your duty

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

All information given to us must be, as far as **you** know, correct.

It is **your** responsibility to make sure that information relating to all drivers covered by the **policy** is accurate. If we discover that **you** or someone acting for **you** knowingly gave false information, we will cancel the **policy**, treat it as though it had never existed and we will not pay **your** claim.

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.

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 this **policy**, to get back any money we have paid under this **policy**.

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.

5a. Cancellation by us

We have the right to cancel this **policy** by sending seven days written notice to **your** last known address. If we do, we will return the premium less an amount for the period the **policy** has been in force. The **certificate of motor insurance** remains **our** property and **you** must surrender it to us within seven days of the cancellation date.

If we have cancelled due to **you** not paying an instalment and **you** have made a claim, or one has been made against **you** during the current period of cover, then the balance of the year's premium shall become payable.

Please note under the **Road Traffic Act** it is an offence not to surrender the **certificate of motor insurance** within seven days of the cancellation date.

5b. Cancellation by you

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

Please note under the **Road Traffic Act** it is an offence not to surrender the **certificate of motor insurance** within seven days of the cancellation date.

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 an administration fee as shown in **your schedule**.
- 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.

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 in full.
- 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.

Please return the **certificate of motor insurance**.

Please note under the **Road Traffic Act** it is an offence not to surrender the **certificate of motor insurance** within seven days of the cancellation date.

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.
- If cover is suspended for more than 28 days in a row or if the **policy** expiry date passes during the period of suspension, we will refund **you** a portion of **your** premium for the suspension period. If cover is suspended for less than 28 days 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.

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; and
- allow us to examine **your car** at any reasonable time if we ask **you**.

General conditions continued

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; or
- **you** are making a profit from the passengers' payments.

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).

If **you** do not tell **us** about any relevant **modifications**, **we** may:

- reject or reduce **your** claim;
- treat the **policy** as void (i.e. as though it has never existed).

9. Fraud

If **you** or anyone acting for **you** make a claim knowing that any part of it is false, **we** will not pay the claim and **we** may cancel **your policy**. **We** may also involve the relevant authorities to bring criminal proceedings.

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).

11. If you miss a payment

If **you** are paying **your** premium in instalments and **your** bank has advised **us** that **you** have cancelled **your** direct debit, **we** will contact **you** for payment. If **we** do not receive payment **we** may cancel **your policy**.

Cancelling **your** Direct Debit does not mean that **you** have cancelled the **policy**. If **you** have made a claim or one has been made against **you** in the current period of insurance then the balance of the year's premium shall become payable.

12. If you have not paid your premium

We may refuse **your** claim or deduct any unpaid premiums from any claim 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

We may automatically renew **your policy** on the renewal date. If **we** plan to automatically renew, **we** will let **you** know **we** are planning to do this before **your** cover ends together with sending **you** details of the renewal premium. If **you** do not want to renew this **policy**, **you** should let **us** know before the renewal date.

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.

Direct Line Car Insurance Privacy Notice

At Direct Line we are aware of the trust you place in us when you buy our products and our responsibility to protect your information.

This notice describes who we are, why we need to collect your information and how we will use it.

We will tell you who we share your information with and how we use it to improve the service we provide to our customers.

I. Privacy

Why we need your information

We will use your information to give you quotations, and manage your insurance policy, including underwriting and claims handling.

Your information comprises of all the details we hold about you and your transactions and includes information we obtain about you from third parties.

We will only collect the information we need so that we can provide you with the service you expect from us.

From time to time we may need to change the way we use your information. Where we believe you may not reasonably expect such a change we will write to you. When we do so, you will have 60 days to object to the change but if we do not hear from you within that time you consent to that change.

Who we will share your information with

Direct Line insurance policies are underwritten by U K Insurance Limited (UKI). When you give us your information, it will be shared within the UKI owned brands. We will do that in order to provide you with the best possible products and service experience. For a full list of our brands please visit www.directline.com/legal/security.htm

During the course of our dealings with you we may need to disclose some of your information to other insurers, third party underwriters, reinsurers,

credit reference and fraud prevention and law prevention agencies and other companies that provide service to us or you, to:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our products, services, systems and relationships with you;
- understand our customers' requirements;
- rating and pricing.

We do not disclose your information to anyone outside the Group except where:

- we have your permission;
- we are required or permitted to do so by law;
- we may transfer rights and obligations under this agreement.

Where we transfer your information

From time to time we may require services from suppliers that are based worldwide and your information will be shared with them for the purposes of providing that service. Where we engage these suppliers we make sure that they apply the same levels of protection, security and confidentiality we apply. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

Direct Line Car Insurance Privacy Notice continued

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);
- 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.

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.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal information, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

You will have been asked to agree to this when you first contacted us but please ensure that you only provide us with sensitive information about other people with their agreement.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Credit Reference Agencies

UKI carries out a consumer search when any application for insurance is submitted. This is done using public data to evaluate insurance risks and no financial information is reviewed as part of this process. There is no visible credit footprint and after 12 months is automatically deleted.

Keeping you informed

From time to time we may contact you with special offers or suggest products which may be of interest to you. If you would like not to receive any of these updates you can ask us to stop at any time. You can do that by simply calling our customers services department or by writing to the

Data Protection Officer at Churchill Court, Westmoreland Road, Bromley BR1 1DP.

Access to your information

You have the right to see the information we hold about you. This is called Subject Access Request. If you would like a copy of your information, please write to: The Data Protection Officer, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

2. Fraud prevention and detection

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998.

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries to:

- help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- trace debtors or beneficiaries, recover debt, prevent fraud, and to manage your accounts or insurance policies; or
- check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt;
- Checking insurance proposals and claims;
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. The agencies may charge a fee.

Important information about your policy

How to make a claim

To notify us of a claim please telephone **0845 246 8471**.

How to complain

If you need to complain, please call us on **0845 246 8811**.

If we cannot sort out the differences between you and us, you can take the matter to the Financial Ombudsman Service (FOS). It is an independent organisation that operates according to the rules made by the Financial Services Authority.

Their address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Phone: **0845 080 1800**. You can visit the FOS website at **www.fos.org.uk**

The FOS will contact us for you. The FOS will tell you its decision direct. Being referred to the FOS will not affect your legal rights.

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.

Details about our regulator

We are authorised and regulated by the Financial Services Authority. You can visit the Financial Services Authority website, which includes a register of all regulated firms, at **www.fsa.gov.uk**. Or, you can contact them on **0845 606 1234**. The Financial Services Authority registration number for U K Insurance Limited is 202810. Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **www.fscs.org.uk**

Your Fixed Sum Credit Agreement

Your right to cancel your credit agreement

If you have chosen to pay by instalments, you may cancel your credit agreement within 14 days of receiving it. If you would like to cancel your credit agreement please call us on 0845 246 8811 or write to us at the address shown on your documents. If you cancel your Agreement you will need to arrange for payment of any outstanding policy premium.

You have the right to end the credit agreement at any time. If you wish to do so you should let us know. If you do this any outstanding balance of the policy premium must be settled in order for your insurance cover to continue under the policy.

Other important information about your credit agreement

If you decide to cancel your policy, your credit agreement will automatically be terminated; any refunds will be paid pro rata unless there is a claim, when the full premium will be due.

You must return your certificate of motor insurance, if applicable, within seven days of the cancellation date.

We may terminate your credit agreement if you fail to pay any instalment by the due date. For full details please see the terms of your Fixed Sum Credit Agreement.

It is possible that other taxes or costs not imposed by us may apply to this Agreement.

If you have a complaint about your credit agreement you should refer to the 'how to complain' section of this policy booklet.

English law applies to your Agreement and courts in England or Wales may deal with disputes in connection with this Agreement unless you live in Scotland where Scottish law will apply and Scottish courts may deal with disputes in connection with this Agreement. We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.

**Claims Helpline:
Customer Services:**

**0845 246 8471
0845 246 8811**



Car insurance **0845 246 5246**



Breakdown cover **0845 246 8378**



Life insurance **0845 246 0335**



Critical illness **0845 246 8249**



Commercial vehicle insurance **0845 605 9320**



Tradesman insurance **0845 604 2272**



Shop insurance **0845 303 1619**



Home insurance **0845 246 0104**



Home Response 24 **0845 246 9203**



Pet insurance **0845 246 8246**



Travel insurance **0845 246 8738**



Landlord insurance **0845 605 9319**



Business insurance **0845 303 1573**

Or buy online at **directline.com**

24-hour accident recovery helpline: 0800 269 015
Traffic news (calls cost 60p a minute): 60010

Direct Line shall also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

Direct Line insurance policies are underwritten by U K Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. Company No.1179980. Life and Critical Illness Insurance is provided by Direct Line Life Insurance Company Limited. U K Insurance and Direct Line Life Insurance Company Limited are authorised and regulated by the Financial Services Authority. Home Response 24 insurance is not available in Northern Ireland. Calls may be recorded.



direct line