Car insurance
All you need to know

This booklet includes your policy wording, so keep it safe in case you need it.
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Are my electric car’s charging cables covered?
Charging cables and your home charger are considered an accessory to your car which means they are covered for accidental damage, fire and theft. You are also covered for any accidents involving your charging cables when they are attached to your car, for example, someone tripping over your cable as long as you have taken due care to prevent such an accident.

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

Am I covered if I leave my car unlocked or the keys in the car?
We will not pay a claim if your car is:
• left unlocked;
• left with keys or key fobs in, on, or attached;
• left with the engine running;
• left with a window or roof open.

How much will you pay if my car is damaged?
If your car is damaged, we will pay the cost of repairing or replacing your vehicle up to its UK market value.

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

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

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

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

What is DrivePlus?
DrivePlus is our telematics insurance product. It’s designed to capture how, when and where your car is driven, based on driver monitoring technology. We use DrivePlus to understand your driving style and give you feedback. This means we can offer you premiums based on your driving record. Safe drivers could save money.

Where do I fit my DrivePlus Plug-in?
The DrivePlus Plug-in is fitted to the On-board Diagnostics socket (OBD) in your car. To find the location of the OBD socket in your car, simply register using the DrivePlus Portal at www.mydriveplus.com where you can find instructions. Want to find out more about DrivePlus? Visit our website at www.directline.com/car-insurance/telematics

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

How does my No Claim Discount work?

No Claim Discount (NCD)

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

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No Claim Discount Protection

If you are eligible, this will be subject to payment of an additional premium. For information, including step back tables, please see the FAQs section at directline.com or refer to your other documents.

How does your Fair Claim Commitment work?

If your car is damaged as a result of a loss or damage covered under section B or C of your policy, that has been caused by one of the following incident types, your No Claim Discount (NCD) with us will not be affected:

- If damage is caused by potholes or poor road maintenance
- If damage is caused by fire
- If your car is stolen or something is stolen from your car
- If your car is hit whilst parked
- If damage is caused by flood
- If your car hits or is hit by a wild or domestic animal
- If your car is hit by an object or debris (excluding vehicles).

When you claim you will have to pay your excess, which you can check on your policy schedule. This applies to comprehensive policyholders only.

Please note that other insurers are not obliged to recognise or honour your NCD under this Fair Claim Commitment.
You must tell us before the next renewal date (or at the time you are making any of the changes already mentioned) if you or anyone covered by this policy have:

• had insurance cancelled by an insurer. This includes a policy declared null and void (as though it has never existed), a renewal declined by an insurer or a policy cancelled by an insurer due to, but not restricted to, non-payment, fraud or misrepresentation;

• had any accidents, thefts or losses (whether a claim was reported or not and regardless of blame);

• had any motoring offences including convictions, endorsements, penalty points, fixed penalties (excluding parking penalties), speed camera offences, disqualifications or criminal prosecutions pending;

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

You must tell us as soon as possible if any of the following details change:

• the address where you normally keep your car;

• if you, or anyone covered by this policy change jobs, including part time;

• if you, or anyone covered by this policy passes their UK driving test.

Any change during the period of insurance may result in an additional or return premium.

Making a change to your policy?

Call: 0345 246 8811
or go online at directline.com
FAQs continued

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

Conditions
We will need:
• the vehicle registration number and the make and model of the vehicle; and
• the driver’s details, if possible.
It also helps us to confirm who is at fault if you can get the names and addresses of any independent witnesses, if available.
When you claim, you may have to pay your excess. Also, if when your renewal is due, investigations are still ongoing, you may lose your No Claim Discount temporarily. However, once we confirm that the accident was the fault of the uninsured driver, we will repay your excess, restore your No Claim Discount and refund any extra premium you have paid.
This promise is for comprehensive policyholders only.

How does your vandalism promise work?
If you make a claim for damage to your car that is a result of vandalism, which is damage caused by a malicious and deliberate act, you will not lose your No Claim Discount.

Conditions
• You pay the Accidental Damage excess applicable to the policyholder. Please refer to your schedule for excess amounts.
• The incident is reported to the police and assigned a crime reference number.
• The damage has not been caused by another vehicle.
When you claim you will have to pay the excess. Once we receive your claim, you may lose your No Claim Discount, until we are supplied with a relevant crime reference number.
This promise is for comprehensive policyholders only. Please remember that vandalism should be reported to your local police station unless you are reporting it immediately as an emergency.
Your policy wording

This policy booklet gives full details of your cover. You should read it along with your motor proposal confirmation, certificate of motor insurance 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 5 to 29;
- the certificate of motor insurance;
- the schedule; and
- Telematics terms and conditions (sent via e-mail, to DrivePlus customers only).

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

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

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

You and we may choose which law will apply to this policy. Unless both parties agree otherwise English law will apply.

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

We have supplied this policy and other information to you in English and we will continue to communicate with you in English.

We have not given you a personal recommendation as to whether this policy is suitable for your specific needs and just to let you know our consultants may receive a bonus if you purchase any cover with us.
Wherever the following words or expressions appear in your policy, they have the meaning given here unless we say differently.

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

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

**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.

**Driveable** – a vehicle is driveable if it is legal to drive, is roadworthy and you have told us that you feel safe driving it, even if it has yet to be fully inspected following the incident claimed for.

**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.

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

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

**Market value** – the cost of replacing your car with another of the same make and model and of a similar age and condition at the time of the accident or loss.
**Misfuelling** – the accidental filling of the fuel tank with inappropriate fuel for your car.

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

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

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

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

**Policy** – 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

✔ What is covered

1a. Cover for you
We will cover you for your legal liability to other people arising from an accident which involves your car and:
• you kill or injure someone;
• you damage someone else’s property.
This cover also applies to an accident involving a trailer or vehicle you are towing.

1b. Driving other cars
If your certificate of motor insurance says so, this policy provides the same cover as above in 1a when you are driving any other motor car 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.

✗ What is not covered
Note – There is no cover under clause 1b for damage, fire or theft to the car you are driving.

2. Cover for other people
We will also provide the cover under section 1a for:
• anyone insured by this policy to drive your car, as long as they have your permission;
• anyone you allow to use but not drive your car;
• anyone who is in or getting into or out of your car;
• accidents caused by any electric charging cables when attached to your car as long as you have taken due care to prevent such an accident;
• the employer or business partner of anyone covered by this section while your car is being used for business purposes provided your certificate of motor insurance allows business use; or
• the legal personal representative of anyone covered under this section if that person dies.

3. Costs and expenses

a. Legal costs
If there is an accident covered by this policy, we have the option entirely at our discretion to pay the reasonable legal costs and/or expenses to defend or represent you or any driver covered by this policy:
• at a coroner’s inquest or fatal accident inquiry and/or
• in criminal proceedings arising out of the accident.
We must agree to all legal costs and/or expenses beforehand. If we agree to pay such legal costs and/or expenses, we will advise you as to the extent of any assistance we will give.

b. Emergency medical treatment
We will pay for emergency treatment fees as set out in the Road Traffic Act. If we make a payment under this section only, it will not affect your no claim discount.

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

We will not cover:

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

Exceptions to section A

• 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 draining, flushing and replenishing of the fuel from your car, in the event of misfuelling.
• the sum of all excesses shown on the schedule. These may include the ‘own damage’ excesses and ‘young or inexperienced driver’ excesses if these apply. An inexperienced driver is a person who has held a full UK or EU driving licence for less than one year.

Section C
Fire and theft

✔ What is covered
If your car is lost or damaged as a result of theft, attempted theft, fire, lightning or explosion, we have the option to:
• pay to repair the damage or repair the damage ourselves;
• replace what is lost or damaged if this is more cost-effective than repairing it; or
• settle your claim by sending you a cheque or by bank transfer.

If your car keys are stolen we will pay the cost of replacing the:
• affected locks;
• lock transmitter and central locking interface;
• affected parts of the alarm and/or immobiliser, if it can be established to our reasonable satisfaction that the identity or garaging address of your car is known to any person who is in possession of your keys.

The most we will pay
We will not pay more than the market value of your car at the time of the loss (less any excess that may apply).
Section D
Windscreen damage

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

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.
X 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;
• the valuation of your cherished plate is not included in any valuation of your claim. The cost of replacing the cherished plate on retention where following a claim your car is beyond economical repair. The loss of use of the cherished plate where you have failed to place the plate on retention in good time where following a claim your car is beyond economical repair.
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, and onward travel

If your car is not driveable, 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.

Additionally, if you have Comprehensive cover, and your car requires immediate recovery in the United Kingdom, we will offer to book and pay for a taxi to take you and your passengers to one destination of your choice in the United Kingdom.

We will not pay for any other mode of transport to take you to the destination of your choice.

4. Repairs

When 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.

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

5. Uneconomical repairs

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

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

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

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

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

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


Section E  Personal accident

✔ What is covered

We will pay you or your legal representatives if you or your partner are accidentally injured while travelling in or getting into or out of any car, and this injury alone results within three calendar months of the date of the accident, in:
• death;
• total irrecoverable loss of sight in one or both eyes; or
• loss of any limb.

We will pay the benefit shown in the schedule.

✗ What is not covered

We will not cover:
• any injury or death resulting from suicide or attempted suicide;
• anyone who is convicted for driving while under the influence of 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

✔️ What is covered

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 arrange a replacement, or cover you for the cost of replacing the child car seat with a new one of a similar standard, even if there is no apparent damage. You may be required to provide proof of purchase as part of the claim validation process.
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
• Jersey, Guernsey, Isle of Man and any country listed below which the Commission of the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC on Insurance of Civil Liabilities arising from using motor vehicles.

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

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

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

X What is not covered
• Section A, 1b Driving other cars – There is no policy cover when driving any other motor car outside of the territorial limits
• Section Ji Guaranteed Hire Car – we will not provide a hire car for any loss which takes place outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
• Section Ji Guaranteed Hire Car Plus – we will not provide a hire car for any loss which takes place outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; instead of a hire car, we will reimburse your travel costs (up to £50 a day and up to a maximum of £500 over the 21 days following your claim) as long as we are dealing with your claim under section B or C.

4. Customs duty
If you have to pay customs duty on your car in any of the countries covered in paragraph 2 because of repairs covered under your policy, we will pay these costs for you.
Section H  Motor Legal Protection (optional extra)

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

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

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

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

You can ring the 24-hour legal helpline on 0345 877 6371 for confidential legal advice on any private motoring legal problem relating to laws applicable in the United Kingdom, whether or not it results in a claim.

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

Definitions

The following definitions apply to this section and are in addition to those shown on pages 6 and 7 of the policy.

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

Costs

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

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

Court – Court, tribunal or other suitable authority.

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

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

a) obtain a successful judgment; and

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

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

Territorial limits – Jersey, Guernsey, Isle of Man and any country which the Commission of the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC on Insurance of Civil Liabilities arising from using motor vehicles.
What is covered
This cover can be used to claim your uninsured losses if you and your car are involved in a road traffic accident with a moving vehicle, as defined by the Road Traffic Act, where someone else is to blame.

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

Cover will be provided as long as:

a. we and your appointed representative agree your claim has reasonable prospects of success for the duration of the claim.

b. at the time of the incident, your car is being used by a person identified in, and for a purpose allowed by, your certificate of motor insurance;

c. the incident happens within the territorial limits and during a period cover was in force; and

d. any legal proceedings will be carried out within the territorial limits by a court.

Exceptions which apply to Section H - Motor Legal Protection
See also the general exceptions which apply to the whole policy.

We don’t cover claims arising from or relating to:

a) costs that relate to the period before we accept your claim;

b) fines, penalties, compensation or damages which you are ordered to pay by a court;

c) a dispute with us about this section of the policy other than as shown under ‘How to make a complaint’ on page 30;

d) loss or damage that is insured under another section of this policy or any other insurance policy;

e) any appeal where we did not provide cover for the original claim; or

f) incidents which begin before the cover started;

g) psychological injuries or mental illness unless they result from an insured event that also causes physical bodily injury to you;

h) action against another person who is insured by this policy, where that person is to blame for the accident.

Conditions which apply to Section H – Motor Legal Protection
See also the general conditions which apply to the whole policy. General conditions 2 and 3 on page 26 do not apply to Section H – Motor Legal Protection.

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

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

• refuse or withdraw from any claim;

• refuse to pay costs we have already agreed to meet; and

• claim back from you costs that we have paid.

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

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

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

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

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

4. Co-operating with the appointed representative and us

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

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

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

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

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

5. Barrister’s opinion

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

6. Settling or ending your claim

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

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

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

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

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

f) We can refuse to pay further costs if we or the appointed representative consider that those costs would be disproportionate to the value of the claim.

g) You must tell us if your claim no longer has reasonable prospects of success.
Section H  Motor Legal Protection continued

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

7. Assessing and recovering costs

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

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

c) We and you will share any costs that are recovered where:
   i) We refused to pay further costs and you paid more costs to end your claim.
   ii) You chose to pay the difference between the costs we offered to the appointed representative under our terms of appointment and the costs charged by the appointed representative.

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

8. Cancellation

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

• If you cancel this section before cover is due to start, we will return any premium you have paid in full.

• If you cancel this section after it has started we will return any premium paid less a charge for the number of days for which cover has been given.

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

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

Driveable – a vehicle is driveable if it is legal to drive, is roadworthy and you have told us that you feel safe driving it, even if it has yet to be fully inspected following the incident claimed for.

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

Hire car company – the company that we instruct to provide you with the hire car.

✓ What is covered

If you make a claim under section B or C of your policy, we will arrange for the hire car company to provide you with a hire car, unless the wording under the heading “The most we will pay” below applies.

If your car is repairable and driveable, we will provide you with a hire car:

• once your car is unavailable for use due to our approved repairer commencing the repairs and whilst those repairs are carried out; or

• for up to 21 days in a row once your car is unavailable for use due to the repairs commencing, when your car is being repaired by your own repairer.

If your car is repairable and not driveable, we will, as soon as you have confirmed that we may commence the claims repair process, provide you with a hire car:

• until the repair of your car has been completed by an approved repairer; or
• for up to 21 days in a row, if the repair of your car is being completed by your own repairer.
If your car is not repairable (written off) or stolen and not recovered, we will provide you with a hire car for:
• up to 21 days in a row; or
• up to 7 days after the first or only payment has been issued to you in settlement of your claim whichever is the shortest.

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

X What is not covered
We will not provide a hire car:
• for any loss which takes place outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; or
• if you are only claiming for windscreen or glass damage.

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

We will not provide a hire car:
• for any loss which takes place outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; or
• if you are only claiming for windscreen or glass damage.
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

Driveable – a vehicle is driveable if it is legal to drive, is roadworthy and you have told us that you feel safe driving it, even if it has yet to be fully inspected following the incident claimed for.

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

Similar physical size – a hire car up to a Class F for vehicles with 5 seats or up to a Mini MPV for vehicles with 7 or more seats, as defined by the hire car company.

Hire car company – the company that we instruct to provide you with the hire car.

What is covered

If you make a claim under section B or C of your policy, we will arrange for the hire car company to provide you with a hire car, unless the wording under the heading “The most we will pay” below applies.

If your car is repairable and driveable, we will provide you with a hire car:

• once your car is unavailable for use due to our approved repairer commencing the repairs and whilst those repairs are carried out; or
• for up to 21 days in a row once your car is unavailable for use due to the repairs commencing, when your car is being repaired by your own repairer.

If your car is repairable and not driveable, we will, as soon as you have confirmed that we may commence the claims repair process, provide you with a hire car:

• until the repair of your car has been completed by an approved repairer; or
• for up to 21 days in a row, if the repair of your car is being completed by your own repairer.

If your car is not repairable (written off) or stolen and not recovered, we will provide you with a hire car for:

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

The most we will pay

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

• you suffer an injury during the accident which prevents you from driving; or
• your car has been professionally adapted or converted to carry a disabled driver or passenger and a suitable hire car is not available; or
• there are no hire cars available and no alternative cars are available for hire.

We will reimburse your travel costs (up to £50 a day and up to a maximum of £500 over the 21 days following your claim).

If your car is damaged or if it is stolen and not recovered whilst abroad and you have extended your cover to apply abroad, instead of a hire car we will reimburse your travel costs (up to £50 a day and up to a maximum of £500 over the 21 days following your claim) as long as we are dealing with your claim under section B or C.

What is not covered
We will not provide a hire car:
• for any loss which takes place outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; or
• if you are only claiming for windscreen or glass damage.

Conditions that apply to this section
1. Your policy will automatically be extended to cover you, and any person entitled by your certificate of motor insurance to drive, whilst using the hire car and is restricted to the limits on use and exclusions shown on the certificate of motor insurance. If you make a claim, you will have to pay any excess that applies as if the claim was made for your car.

2. You may only use the hire car in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, unless the hire car company gives you permission and appropriate insurance cover for use elsewhere.

3. 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 the terms and conditions of the hire car company, our terms will apply.

4. All requests for the reimbursement of travel costs will need to be substantiated with documentary evidence, otherwise we may not be able to reimburse you.

5. You may be charged a refundable deposit, when you take delivery of the 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.

6. If you cancel Guaranteed Hire Car Plus within 14 days of cover starting or within 14 days of receiving your documents (whichever occurs later), we will return any premium paid, unless you have been provided with a hire car during the same period of insurance.

7. If you cancel Guaranteed Hire Car Plus at a later date than as set out in 6 above, a pro-rata refund will be given, unless you have been provided with a hire car during the same period of insurance.
General exceptions

You are not covered for any of the following.

X 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.

X 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.

X 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.

X 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.

X 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.

X 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.
1. Providing accurate information
We will only provide the cover set out in the policy if you keep to all the terms and conditions of the policy.

It is important to ensure that all information given to us, including relating to all drivers under the policy, is correct to the best of your knowledge. Failure to provide correct information or inform us of any changes could adversely affect your policy or claims being rejected or not fully paid. The policy will include Guaranteed Hire Car/Guaranteed Hire Car Plus and/or Motor Legal Protection if you have purchased this.

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

This condition does not apply to section H.

3. Claims procedure – Our rights and your obligations
a. You must not admit liability for or negotiate to settle any claim without our written permission.

b. We are entitled to:
   • take over and carry out the negotiation, defence or settlement of any claim in your name, or in the name of any other person covered by this policy.
   • take proceedings in your name, or in the name of any other person covered by, and in connection with, this policy for your, or our own benefit.

c. You must give us any information and help we need.
This condition does not apply to section H.

4. Administration Fee
You will not be charged an administration fee if you make any temporary or permanent changes to your policy during the year. Any premium change as a result of the amendment will still be applicable.

5a. Cancellation by us
We have the right to cancel your policy at any time by giving you at least 7 days’ notice in writing where there is a valid reason for doing so.

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

Valid reasons may include but are not limited to:
• where you are required in accordance with the terms of this policy, to co-operate with us, or send us information or documentation and you fail to do so in a way that substantially affects our ability to process your claim, or deal with your policy;
• where there are changes to your circumstances which mean you no longer meet our criteria for providing motor insurance;
• where you have used threatening or abusive behaviour or language or you have intimidated or bullied our staff or suppliers;
• where we reasonably suspect fraud.

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

If you have made a claim or if one has been made against you and we cancel your policy, we will return the premium paid, less a charge for the number of days for which cover has been given.
If you are a resident of Northern Ireland, Isle of Man or the Channel Islands you must return the certificate of motor insurance to us.

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

5b. Cancellation by you

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

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

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

• If you cancel within 14 days of the policy starting or within 14 days of receiving your documents (whichever occurs later) we will return any premium paid less a charge for the number of days for which cover has been given.

• If you cancel after those 14 days have passed, we will return any premium paid less:
  • a charge for the number of days for which cover has been given; and
  • an administration fee as shown in your schedule.

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

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

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

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

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

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

5c. Cancellation on renewal

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

• If the new period of insurance (renewal) has started and you cancel within 14 days of it starting or within 14 days of receiving your documents (whichever occurs later), we will return any premium paid less a charge for the number of days for which cover has been given.

• If you cancel after those 14 days have passed, we will return any premium less a charge for the number of days for which cover has been given and an administration fee as shown in your schedule.

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

If you are a resident of Northern Ireland, Isle of Man or the Channel Islands you must return the certificate of motor insurance to us.
5d. Suspensions

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

- If you suspend cover we will retain any premium paid. If you are paying by instalments, you must continue paying instalments during the period of suspension.
- If cover is suspended for 28 days or more in a row or if the policy expiry date passes during the period of suspension, you will receive a pro rata refund for the suspension period. If cover is suspended for 27 days or less in a row and reinstated before the policy expiry date we will not refund any premium.

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

If you have made a claim, or one has been made against you, the balance of the year's premium will become payable.

6. Taking care of your car

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

- make sure your car is roadworthy;
- take all reasonable steps to protect your car and its contents from loss or damage;
- make sure any security device fitted to your car by the manufacturer is operational when your car is left unattended;
- 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.

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).

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

9. Fraud

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

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

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

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

What happens if we discover fraud

We have the right to cancel any other products you hold with us and share information about your behaviour with other organisations to prevent further fraud.
We may also involve the relevant authorities who are empowered to bring criminal proceedings. If a fraudulent, false or exaggerated claim has been made under any other policy you hold with us, we may cancel this policy.

10. Other insurance

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

11. If you miss a payment

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

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

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

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

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

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

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

12. If you owe us an additional premium

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

13. People involved in this contract

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

14. Automatic renewal

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

We will write to you at least 21 days before your policy ends and before taking any payment to confirm your renewal premium and policy terms. If you do not want to renew your policy you must call us before your renewal date to let us know.

It is not possible to offer automatic renewal in all circumstances, for example we may need to discuss your renewal invite with you or your payment method may change.

Your renewal invite will advise if your policy will be automatically renewed or if you need to call us. If we are unable to offer renewal terms we will write to you at your last known address to let you know.

15. Vehicle registration

To be covered by this policy your car must be registered in, or be in the process of being registered in, the UK, the Channel Islands or the Isle of Man.
How to make a claim

Here are some important numbers you’ll need if you have an accident:
- Claims helpline: 0345 246 8811
- 24-hour accident recovery: 0345 246 8811
- Customer services: 0345 246 8811

Store these numbers in your phone so you have them available if needed. **Even if you don’t make a claim on your vehicle**, it’s important to let us know about the accident as **quickly as possible**. This will enable us to **contact the other party** and resolve the entire claim, giving you the best service and keep the costs down.

We’re here to support you when accidents happen, so we’ve put together some useful steps for you to follow to help make the process smoother.

**What to do when you’ve had an accident:**

1) **Safety comes first**. Stop at the scene of the accident and if there are any injuries or if any driver involved hasn’t stopped, call the police and emergency services.

2) **Take photos** of the accident if it’s safe to do so, including any vehicles involved. Remember that dash cam footage could be useful too.

3) **Other driver/vehicle details** – Ask the other party for their contact details. Take down their vehicle registration, name, address and telephone number and give the third party yours. Don’t accept blame for the accident.

4) **Witnesses** – If any passers by have stopped, you can ask for their contact details. These may be needed later for a statement if blame is being disputed.

5) **Call us**. Giving us a call as soon as possible means you’ll have the details fresh in your mind and means we can help you and the third party sooner, get you back on the road as quickly as possible.

How to make a complaint

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

We’d like you to speak to us about your problem by calling this number **0800 051 0140** or **01239 636070**. If you’d prefer to write to us you can send the letter to Customer Relations Manager Churchill Court Westmoreland Road Bromley BR1 1DP

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

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

We will keep in regular contact with you. You’ll also receive the following written communication from us depending on how long it takes us to resolve your complaint.
<table>
<thead>
<tr>
<th>Communication Type</th>
<th>When will you get this?</th>
<th>What will it tell you?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summary Resolution Communication</td>
<td>If we’ve been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.</td>
<td>It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service (FOS).</td>
</tr>
<tr>
<td>Acknowledgement</td>
<td>If we’ve been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.</td>
<td>It will let you know our complaint handling process and information about the Financial Ombudsman Service.</td>
</tr>
<tr>
<td>Unable to reach resolution within 8 weeks</td>
<td>If we’ve been unable to resolve your complaint within 8 weeks.</td>
<td>It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We’ll also let you know about your right to contact the Financial Ombudsman Service.</td>
</tr>
<tr>
<td>Final Response</td>
<td>If we’ve been unable to resolve your complaint within 3 working days, we’ll send you our Final Response when we’ve completed our investigations. We’ll do our best to send this at the earliest opportunity.</td>
<td>This is a detailed response, which will outline: • our investigation • the decision • next steps, if applicable It will also provide information about the Financial Ombudsman Service.</td>
</tr>
</tbody>
</table>
Independent Review
If we don’t complete our investigations within 8 weeks of receiving your complaint or you’re unhappy with our response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the FOS will not affect your legal rights.

You can contact them by:

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

Phone:
UK: 0300 123 9123 or 0800 023 4567
Abroad: +44 20 7964 0500

Writing to:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information: www.financial-ombudsman.org.uk

If your complaint relates to Section H – Motor Legal Protection, you can refer your complaint to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a solicitor or barrister or other suitably qualified person that you and we agree on. If you and we cannot agree then we will ask the Chartered Institute of Arbitrators to decide. The arbitrator’s decision will be final and whoever does not win will have to pay all costs and expenses.

Details about our regulator
U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk. The Financial Ombudsman Service can be contacted on 0800 111 6768.

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

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

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

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information.
Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. It is our responsibility to update your policy to the MID. We fully comply with the agreements in place with the MIB to update your details within seven days; however it is important that you check your policy documents ensuring that the registration number is recorded correctly. If it is incorrectly shown on the MID you are at risk of having your car seized by the police. You can check that your correct registration number is shown on the MID at [www.askMID.com](http://www.askMID.com).

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

Find answers at
www.directline.com/car-insurance/faqs

Claims Helpline
0345 246 8811

Customer Services
0345 246 8811

24-hour accident recovery helpline
0345 246 8811

If you would like a Braille, large print or audio version of your documents, please let us know.