

For help after an **accident / make a claim** please call our 24-hour claim line on **0344 371 2385**

For any questions or changes regarding **your Policy** (not accident/claim related) call **0344 854 0689**
during working hours – Link to working hours - <https://www.got2insure.com/contactus/>

GOT **2** INSURE.com

Your Policy Wording

GOT **2 INSURE.com**

Car insurance made simple

Welcome

Thank you for choosing Got2Insure - car insurance made simple.

Your policy wording

This document contains details of your cover. It should be read along with your schedule and certificate of motor insurance.

It's vital you remember to keep your details up to date

So that you always have the cover you need, please make sure all your information is correct at all times. It is easy to update your details in My Got2Insure Account – your personal online account. You can log in any time using your e-mail address and chosen password.

Got2Insure has UK based claims and help teams that are ready to help.

What's more, if you're contacted by anyone else regarding your claim, simply pass them on to our claims team. We're here to look after your motor insurance needs, with the minimum of fuss.

Making a claim

Call to claim

Claims in the UK (including Windscreen): 0344 371 2385

Claims outside the UK: +44 344 371 2385

Lines open 24 hours a day 7 days a week.

If your car can be repaired by one of our approved repairers, they will supply you with a courtesy car while your car is off the road. All repairs carried out by our approved repairers are guaranteed for 3 years.

If you are involved in an accident involving a third party and it is your fault, we will reduce your excess by £50 if you call our claims team within 1 hour of the incident to notify us of the claim and provide us with contact details of the third party.

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Your contract of insurance

This policy wording gives details of your cover and it should be read along with your schedule. Your certificate of insurance provides evidence of the cover you have. Please take time to read through all these documents that contain important information about the details you have given us and check that the information is correct. If anything is wrong or needs to be changed please update us via your My Got2Insure Account.

You must also advise us of any changes to your information via your My Got2Insure Account during the policy period of insurance; details of the type of changes we need to know about are contained in General condition 2 on page 67 of this policy

If the information that you have given us is not true and complete to the best of your knowledge and belief your policy may not protect you in the event of a claim.

You should also show your policy to anyone else who is covered under it and ensure that they are aware of its terms and conditions.

Choice of Law

The law of England and Wales will apply to this contract unless:

- the policyholder and we agree otherwise or
- at the date of the contract the policyholder is a resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

The parties to this contract are you and us. Nothing in this contract shall create any rights to third parties under the Contracts (Rights of Third Parties) Act 1999 and no variation of this contract, nor any supplemental or ancillary agreement shall create any such rights unless expressly so stated. This does not affect any right or remedy of a third party which exists or is available apart from this Act. In return for your premium, we will provide the cover shown in your policy for accident, injury, loss or damage that happens within the territorial limits during the period of insurance.



Rob Marjoram, CEO, Got2Insure

Your cover

Type of cover: Comprehensive

Sections that apply: A to H apply. Optional services Sections I, J, K and L only apply if stated on your schedule.

Please read all the exclusions and conditions that apply to each section of your policy.

G2I Ltd (trading as Got2Insure.com - FRN 843797) is an insurance intermediary which is authorised and regulated by the Financial Conduct Authority. Our policies are underwritten by the insurers whose details are shown on the certificate of insurance who underwrite all sections of the policy except where otherwise shown on any policy section.

You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS www.fscs.org.uk.

Uninsured driver promise

If you make a claim where the driver of the other car involved in the accident is found to be uninsured, you will not have to pay your excess or lose any part of your no claims discount (NCD) as long as:

- You are able to provide the make, model and registration number of the other car involved;
- Provide the name and address of the offending driver;
- We can establish that you were not at fault in any way.

It will also help if you are able to provide the details of the other driver involved and details of any independent witnesses if possible.

When you first claim you may have to pay your excess and your NCD may be affected but once we have established that you were not at fault in any way and the driver of the other car was uninsured your excess will be refunded and NCD restored.

Managing your policy

You can be in total control of your policy by managing it online. Your username and password will give you access to your My Got2Insure Account, your secure area of our site. Please keep your security details safe. You can access My Got2Insure Account at any time to review your information.

You must notify us of any changes that may affect your policy.

Please tell us:

- before making any modifications to **your car**;
- if **you** are going to change to a different car;
- if **you** are going to change what you use **your car** for (e.g. If you start using it for business travel when **you** were not covered for this before);
- if **you** would like to add another driver to your **policy**;
- if **you** are going to change **your car's** registration number;
- if **you** are going to take your car abroad and think you will exceed the 60 days cover in this period of insurance (see Section G – Foreign Use).

Please tell **us** immediately:

- if **you** or any driver named on **your policy**, are involved in an accident or suffer a loss, no matter how trivial and even if **you** do not wish to make a claim;
- if **you** sell **your car**;
- if **you** change your address;
- if **you** change where **your car** is kept overnight;
- if **you** need to change **your** annual mileage;
- if **you** or any driver named on your **policy** change occupation;
- if **you** or any driver named on your **policy** stop being resident in the UK;
- if **you** or any driver named on your **policy**, have been disqualified from driving, **your** entitlement to drive has been suspended or withdrawn (revoked) or **your** driving licence status has changed, for example if **you** or a named driver pass your driving test and your licence changes from a provisional licence to a full licence or from an international licence to the UK licence.
- if the registered keeper of **your car** has changed. Please note that we are unlikely to be able to insure a car unless it is registered in your own name.
- if **you** change **your** e-mail address.

Any incorrect information could result in an additional premium, affect the amount **you** are able to claim or may even mean **you** are unable to make a claim. If the information differs significantly it could even result in **your policy** being cancelled or declared void.

Who we will speak to about your policy

We recognise you may need to talk to us. However, as we are an internet-based company and you can manage your policy online, an administration fee may be charged for administration by telephone. See General condition 14 on page 72 of this policy.

We will deal only with you or people authorised by you to act on your behalf. However, to prove that another person has your permission to discuss your policy we will require them to provide your security details.

If the policy is to be cancelled by you this must be done by you not someone acting on your behalf. To protect your interests, we are unable to deal with anyone cancelling the policy on your behalf.

We may monitor or record telephone calls to improve our service and to prevent fraud.

Renewal

Your policy will renew automatically as long as we are still able to offer you insurance. You will be contacted prior to the renewal date to check that your details are still correct and current. Please see General Condition 13 on page 72 of this policy.

Definitions

These definitions apply throughout your policy. Where we explain what a word means, that word will be highlighted in bold print and will have the same meaning wherever it is used in the policy. There are further definitions in Sections I to L of the policy and those definitions only apply to the section in which they are found.

Accessories

Parts or products specifically designed to be fitted to your car, including spare parts and child car seats but excluding car audio, telephone, in-car entertainment and/or satellite navigation systems.

Audio equipment

Permanently fitted car audio, telephone (including hands free), in-car entertainment and/or satellite navigation systems up to the limits shown in the schedule

Certificate of motor insurance

The document which provides evidence that you have taken out insurance as required by law. Your certificate of motor insurance shows details of the insurers who underwrite this policy, who is entitled to drive your car and the purposes for which it can be used.

Excess/excesses

The amount you must pay towards any claim even if the incident is not your fault nor the fault of any driver named on your policy. Excesses apply under Sections A, B, D, and G of this policy.

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Market value

The cost of replacing your car with another of the same make and model and of a similar age, mileage and condition based on the market prices at the time of the accident or loss. Use of the term 'market' in which you would normally shop for your car e.g. the commercial retail value, will not apply if you bought your car privately or at an auction. Non-European cars will be valued based on European import values or the nearest British equivalent. The market value may also be affected by other factors such as a valid MOT and whether it has been previously declared a total loss.

Misfuelling

Accidental filling of the fuel tank with inappropriate fuel for your car.

My Got2Insure Account

Your own secure online area, hosted by us, where you can access and update your policy details.

Named driver

A person who is named on the certificate of motor insurance as entitled to drive.

Partner

Your husband, wife, civil partner or a person with whom you live on a permanent basis at the same address, sharing financial responsibilities, as if you were married to them. This does not include business partners, unless you also have a relationship with them as described in the first sentence.

Period of insurance

The period from the start date to the end date of your current policy. This is shown on your schedule and certificate of motor insurance.

Policy

This policy wording for your motor insurance together with your schedule.

Private motor car

A privately owned motor car manufactured to carry up to eight passengers, which is designed solely for private use and has not been constructed or adapted to carry goods or loads.

Recycled parts

Parts that are recycled from other cars including parts denoted by the motor trade industry as "green".

Road Traffic Act(s)/Road Traffic law(s)

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 which identifies the policyholder and sets out details of your policy cover including the applicable excesses and any optional sections you have selected.

Territorial limits

United Kingdom, the Channel Islands and the Isle of Man, including travel between any of these - refer to Section G (Foreign use) for full details.

Trailer

Any form of single trailer, caravan or car which is towed by a car insured under this policy.

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

We/Us/Our

G2I Ltd (trading as Got2Insure.com), and the insurers who underwrite this policy whose details are shown in the certificate of insurance.

You/Your

The person named as the policyholder on the schedule and certificate of motor insurance.

Your Car

The **private motor car** insured under this policy as identified by its registration mark in your current certificate of motor insurance and schedule which belongs to you and is registered in your name. This also includes any other car provided under Sections A, B or J – Courtesy Car upgrade.

Section A – Damage including misfuelling

What is covered under this section

We will pay for loss of or damage, caused accidentally or as a result of a malicious act or vandalism to:

1. **Your car.**
2. **Accessories** including child car seats, while in or on **your car**.
3. **Audio equipment** while in **your car**.
4. **Your car** key, key fob or entry card or any other device designed and made by the manufacturer to access and start **your car**.

We may choose to replace them, to repair them or pay an amount equal to the loss or damage.

We will not pay more than the **market value** of **your car** at the time of the loss less any **excesses**

We will also arrange for **your car** to be moved to a place of free and safe storage until it is repaired, sold or scrapped. The salvage of **your car** will become our property after **your** claim is settled.

If the damage to **your car** can be repaired, **we** will use one of our approved repairers to repair it. If required, they can re-deliver **your car** after repair to **your** home address. If you choose not to use them, we will not pay more than our approved repairers would have charged and we may choose to settle the claim by a financial payment.

We may choose to repair **your car** with **recycled parts**, where **your car** is more than three years old. Parts used may not have been made by **your car**'s manufacturer but will be of a similar standard. All repairs carried out by our approved repairers are guaranteed for 5 years.

Courtesy Car

If **your car** is repaired by one of our approved repairers, **you** will be supplied with a courtesy car while **your car** is being repaired. **You** can only use the Courtesy Car in the **UK** and **you** will be responsible for the running costs. If **your car** is identified as a total loss or you use a non-approved repairer you will **not** be entitled to a courtesy car.

Unless **you** have purchased the Courtesy Car upgrade, under Section J of this **policy**, the car provided will typically be a 1 litre 3 door petrol manual transmission car and cover will automatically be provided under **your certificate of motor insurance** while the car is on loan to **you**.

Finance or hire purchase agreements

In the event of **your car** being a Total Loss and if **you** have bought **your car** under a finance or hire purchase agreement, any money owed to the company or bank involved will be paid directly to that company or bank first and any balance of the agreed settlement sum will then be paid to **you**. If the amount **we** issue is less than the outstanding finance, **you** will need to clear the balance direct with the finance company.

New car cover

If **your car** is less than one year old, has covered less than 10,000 miles and **you** have been the first and only registered keeper and legal owner, **we** will replace it with a new one of the same make and model if it has suffered damage covered by this section and the cost of repairing it will be more than 60% of the manufacturer's last UK list price (including taxes).

If a replacement car of the same make and model is not available, **we** will either;

- pay **you** the price **you** paid for **your car** when **you** bought it, or
- pay **you** the manufacturer's current list price (including taxes), whichever is less.

If **we** settle a claim under this section, the lost or damaged car becomes our property.

Cherished plates

If **your car** is written off and it has a cherished registration number plate, **we** will give **you** 21 days from the date it is declared a total loss to transfer that cherished registration number onto a DVLA Retention Certificate in **your** name (this will be at **your** own cost). If **you** do not tell us that **you** wish to keep the cherished registration number plate, **we** will dispose of it with **your car**.

Overnight accommodation

If **your car** cannot be driven as a result of damage covered under this **policy**, including loss or damage to keys or **misfuelling**, **we** will pay the cost of overnight accommodation and/or onward travel. The maximum **we** will pay is £300 in respect of any one claim subject to **you** providing us with receipts.

Child car seats

If **your car** is fitted with any child car seats, **we** will pay up to £200 in total for their replacement following a valid claim covered by this **policy**, whether or not visible damage has been caused to the car seat. No **excess** will apply in respect of replacement of child car seats.

You should purchase the replacement seat and **we** will reimburse **you** on presentation of the receipt.

Misfuelling, drainage and flushing the fuel tank.

If **you** accidentally fill **your car** with the wrong fuel please do not start the engine.

Please call us on 0344 371 2385 as soon as possible.

If **your car** is subject to **misfuelling** during the **period of insurance** **we** will pay for:

1. Drainage and flushing of the fuel tank on site using a specialist roadside vehicle.
2. Recovery of **your car**, the driver and up to 6 passengers to the nearest repairer to drain and flush the fuel tank.
3. Replenishing the fuel tank with 10 litres of the correct fuel.
4. Damage to **your car** engine caused solely and directly by **misfuelling**.

An **excess** of £75 applies to points 1-3 above. **Your** standard **policy excess** applies to point 4.

Claims for **misfuelling** should be supported by original receipts and a report from the specialist who drained or recovered **your car**.

What is not covered under this section.

1. The sum of all **policy excesses** shown in the **schedule**.
2. More than 20% of the **market value** or £1,000 (whichever is the lower) for loss or damage to audio equipment unless it is fitted by the manufacturer of your car or their approved dealer.
3. Loss or damage caused by rust, corrosion, wear and tear or any loss of value including following repair.
4. Loss of or damage to **your car** if, at the time of the incident, it was under the custody or control of anyone with **your** permission who is not covered under this **policy**.
5. Loss of excise licence or fuel.

6. Any unnecessary repair or replacement which improves **your car** beyond its condition before the loss or damage took place.
7. Loss or damage caused by any mechanical, electrical, computer breakdown, failure or breakage.
8. Damage to tyres caused by braking, punctures, cuts or bursts.
9. Loss or damage arising from or in consequence of water freezing in the cooling circulation system of **your car**.
10. Loss of use or any other loss, damage or additional expense, (including the cost of any alternative transport under this section) following on from the event for which **you** are claiming, unless **we** provide cover under this **policy**.
11. Loss or damage as a result of theft, attempted theft, fire, lightning, or explosion under this section of the **policy**.
12. Non-standard parts (modifications) unless previously disclosed and accepted. Failure to notify us of any modifications to your vehicle may result in us treating your policy as if it never existed and us refusing to deal with your claim or paying it in part. An exemption to this is those parts supplied and fitted by the manufacturer or their recommended garage at the time of original registration.
13. In respect of **misfuelling**, any claim resulting from foreign matter entering the fuel system except for diesel or petroleum.
14. Claims for **misfuelling** outside the **United Kingdom**.
15. Fuel, other than the 10 litres of correct fuel to replenish the fuel tank after draining and flushing out incorrect fuel.
16. Any loss or damage if at the time of the incident **your car** key, key fob or key card is under the custody or control of anyone with **your** permission who is not covered under the **policy**.
17. More than £1,500 in respect of loss of or damage to **your car** keys, key fobs, key cards or replacement locks.
18. Any loss or damage by inappropriate re-charging of its fuel cell.
19. Any loss or damage by the use of re-charging cables and equipment which have not been approved by the vehicles manufacturer or those supplied by the rapid charging unit used.

Section B – Fire and theft

What is covered under this section.

We will pay for loss or damage as a result of theft, attempted theft, fire, lightning or explosion to:

1. **Your car.**
2. **Accessories** including children's car seats, while in or on **your car**.
3. **Audio equipment** while in **your car**.
4. **Your car** key, key fob or entry card or any other device designed and made by the manufacturer to access and start **your car**.

We may choose to replace them, to repair them or pay an amount equal to the loss or damage.

We will not pay more than the **market value** of **your car** at the time of the loss less any **excesses**.

We will also arrange for **your car** to be moved to a place of free and safe storage until it is repaired, sold or scrapped. The salvage of **your car** will become our property after **your** claim is settled.

If the damage to **your car** can be repaired, **we** will use one of our approved repairers to repair it. If **you** choose not to use them, **we** will not pay more than our approved repairers would have charged and **we** may choose to settle the claim by a financial payment.

We may choose to repair **your car** with **recycled parts**, where **your car** is more than three years old. Parts used may not have been made by **your car's** manufacturer but will be of a similar standard. All repairs carried out by our approved repairers are guaranteed throughout the time that **you** own **your car**.

Courtesy car

If **your car** is repaired by one of our approved repairers, **you** will be supplied with a courtesy car while **your car** is being repaired. **You** can only use the Courtesy Car in the **UK** and **you** will be responsible for the running costs. If **your car** is identified as a total loss, unrecovered or you use a non-approved repairer you will **not** be entitled to a courtesy car.

Unless **you** have purchased the Courtesy car upgrade, under Section J of this **policy**, the car provided will typically be a 1 litre 3 door petrol manual transmission car and cover will automatically be provided under **your certificate of motor insurance** while the car is on loan to **you**.

Finance or hire purchase agreements

In the event of **your car** being a Total Loss and if **you** have bought **your car** under a finance or hire purchase agreement,, any money owed to the company or bank involved will be paid directly to that company or bank first and any balance of the agreed settlement sum will then be paid to **you**. If the amount **we** issue is less than the outstanding finance, **you** will need to clear the balance direct with the finance company.

New car cover

If **your car** is less than one year old, has covered less than 10,000 miles and **you** have been the first and only registered keeper and legal owner, **we** will replace it with a new one of the same make and model if it is stolen and not recovered within 30 days of the claim being reported to **us** or suffers damage covered by this section and the cost of repairing it will be more than 60% of the manufacturer's last UK list price (including taxes). If a replacement car of the same make and model is not available **we** will either;

- pay **you** the price **you** paid for **your car** when **you** bought it, or
- pay **you** the manufacturer's current list price (including taxes), whichever is less.

Cherished plates

If **your car** is written off and it has a cherished registration number plate, **we** will give **you** 21 days from the date it is declared a total loss to transfer that cherished registration number onto a DVLA Retention Certificate in **your** name (this will be at **your** own cost). If **you** do not tell us that **you** wish to keep the cherished registration number plate, **we** will dispose of it with **your car**.

Overnight accommodation

If **your car** cannot be driven as a result of damage covered under this **policy**, or is stolen, **we** will pay the cost of overnight accommodation and/or onward travel. The maximum **we** will pay is £300 in respect of any one claim following receipt of receipts.

Child car seats

If **your car** is fitted with any child car seats, **we** will pay up to £200 total for their replacement following a valid claim covered by this **policy**, whether or not visible damage has been caused to the car seat. No **excess** will apply in respect of replacement of child car seats.

You should purchase the replacement seat and **we** will reimburse **you** on presentation of the receipt.

What is not covered under this section

1. The sum of **policy excesses** shown in the **schedule**.
2. More than 20% of the market value or £1,000 (whichever is the lower) for loss or damage to audio equipment unless it is fitted by the manufacturer of **your car** or their approved dealer.
3. Loss or damage caused by theft or attempted theft if **your car** was not switched off, properly locked or if any window, roof opening, removable roof panel or hood was left open or unlocked.
4. Loss or damage caused by theft or attempted theft if the keys (or keyless entry system) to **your car** are left unsecured or unattended, or are left in or on **your car** whilst it is unattended.
5. Loss of or damage to **your car** and its contents due to deception or fraud.
6. . Loss of or damage to **your car**, if at the time of the incident, it was being driven by or used by anybody not named on **your** certificate of motor insurance unless the person driving is reported to the police for taking **your car** without **your** permission, including being charged.
7. Loss or damage if any security or tracking device, which either **we** have required **you** to fit or **you** have told us is fitted to **your car**, has not been set, is not in full working order or, the annual network subscription for the maintenance contract of any tracking device was not in place at the time of the loss.
8. Any loss or damage due to theft unless it has been reported to the police and a crime reference number obtained.
9. Loss of or damage to **your car** if, at the time of the incident, it was under the custody or control of anyone with **your** permission who is not covered under this **policy**.
10. Loss or damage caused by rust, corrosion, wear and tear or any loss of value including following repair.
11. Loss of road excise licence or fuel.
12. Any unnecessary repair or replacement which improves **your car** beyond its condition before the loss or damage took place.
13. Loss of use or any other loss, damage or additional expense (including the cost of any alternative transport under this section) following on from the event for which **you** are claiming, unless **we** provide cover under this **policy**.
14. Any loss, damage or costs from returning **your car** to its legal owner or arising out of its repossession or seizure by any person or company having a financial interest in **your car**.

15. Non-standard parts (modifications) unless previously disclosed. Failure to notify us of any modifications to **your car** may result in us treating your policy as if it never existed and **us** refusing to deal with **your** claim or not fully paid.
16. Any costs due to loss or damage to keys (or keyless entry system) other than by theft, fire, lightning or explosion.
17. Loss or damage caused by any mechanical, electrical, computer breakdown, failure or breakage.
18. Any loss or damage if at the time of the incident **your car** key, key fob or key card is under the custody or control of anyone with **your** permission who is not covered under the **policy**.
19. More than £1,500 in respect of loss of or damage to **your car** keys, key fobs, key cards or replacement locks.
20. Any loss or damage by inappropriate re-charging of its fuel cell.
21. Any loss or damage by the use of re-charging cables and equipment which have not been approved by the vehicles manufacturer or those supplied by the rapid charging unit used.

Section C – Your legal liability to other people

What is covered

Cover for you:

We will pay if **you** have an accident which results in **you** being legally liable for:

- Death or injury to any person.
- Damage to anyone's property

The most **we** will pay is a maximum of £20,000,000 (including all legal and other expenses) for any one claim or number of claims arising from one cause.

Caused by or whilst using:

1. **Your car.**
2. Any single **trailer** being properly towed (in accordance with both the law and manufacturer's design specifications) by **your car** (for which cover is provided under this section).
3. If Section 3 of **your certificate of motor insurance** provides cover for the policyholder only to drive other cars, any other private motor car driven by **you**, provided:
 - a) The other car is not a hire or rental car, is not owned by **you** or your **partner** nor obtained by **you** or your **partner** under a hire purchase or lease agreement.
 - b) There is valid cover in force for the car under another insurance policy.
 - c) **You** have the owner's permission to drive the car.
 - d) The car is being driven in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.
 - e) **You** are 25 years of age or over.
 - f) **You** still have **your car** and it has not been damaged beyond economic repair, stolen nor sold and it has a valid road fund licence and valid MOT certificate (if applicable).
 - g) **You** are not a company or firm.
 - h) **You** are not covered by any other insurance to drive it
 - i) The car is being used within the limitations of use shown in **your current certificate of motor insurance**.

Note: Cover to drive other cars only applies if shown in Section 3 of **your certificate of motor insurance** and the cover provided is limited to third party only. There is no cover provided in respect of damage to the car **you** are driving. This extension does not provide cover to motorhomes, drive vans, other commercial vehicles, buses, minibuses, quadbikes or motorbikes of any description.

Cover for other people

On the same basis that **we** cover **you** under this section, **we** also cover:

1. Any person driving **your car** with **your** permission provided that person is entitled to drive under Section 3 of **your certificate of motor insurance** - "persons or classes of persons entitled to drive".
2. Any person using but not driving **your car** with **your** permission for social, domestic and pleasure purposes.
3. Any passenger travelling in or getting into or out of **your car**.
4. The employer or business partner of anyone covered under this section of **your policy** as long as the **certificate of motor insurance** allows business use.
5. The legal personal representatives of anyone covered under this **policy** in the event of that person's death.

Statutory emergency treatment

In the event of an accident involving a car insured under this section, **we** will also refund any payments that anyone using the car has made under the relevant road traffic legislation for emergency treatment (any payments solely for emergency treatment will not affect **your** no claims discount).

Defence costs

In the event of an accident involving a car insured under this section, **we** will at our discretion pay the reasonable legal costs and/or expenses to defend or represent **you** or any **named driver** covered by this **policy**:

- at a coroner's inquest or fatal accident inquiry and/or
- in criminal proceedings arising out of the accident.
- where there is a reasonable chance of success.

What is not covered

1. Any legal liability if any person insured under this section does not keep to the terms, exceptions and conditions of this **policy**.
2. Any legal liability if **you** are aware that any **named driver** does not hold a valid licence to drive **your car** for the purpose it is being used.
3. Any legal liability if **you** do not take reasonable care to ensure any **named driver** driving **your car** observes their licence conditions.
4. Legal costs and expenses incurred without our written consent or related to charges connected with speeding, driving under the influence of alcohol or drugs, or parking offences.
5. Legal liability for anyone killed or injured while they are working with or for the **named driver** or **policy** holder unless **we** must provide cover under the relevant road traffic legislation.
6. More than our legal liability under the relevant road traffic legislation if at the time of the accident the car **you** were driving is not specified in 'Section 1 – Description of vehicle', of the **certificate of motor insurance**.
7. Property owned or jointly owned by, or in the custody care or control of anyone insured under this section of the **policy**.
8. Any claim for loss or damage unless cover applies under section A-L of this **policy**.
9. Any claim for loss or damage to a car being driven under the driving other cars extension of this **policy**.
10. Any legal liability, loss or damage for any claim, if **your car** was towing a load over the legal limit at the time of the accident.
11. Any loss or damage to; a) any caravan, **trailer** or other vehicle, b) any contents of caravans, **trailers** or other vehicles whilst being towed by **your car**.

Section D – Windscreen and window damage

What is covered

We will pay to repair or replace broken glass in **your car's** windscreen (including panoramic windscreens) or windows from accidental damage and any scratching to the bodywork caused solely and directly by broken glass from an accidentally broken windscreen or window. **We** may choose to repair **your car** with parts that may not have been made by its manufacturer but are of a similar standard. Any payment for replacement of glass under this section will not reduce **your** No claims discount. However, in order to obtain the full benefit under this section the work must only be undertaken by our approved repairer contactable via Got2Insure Glass Claims on 0344 854 0689.

The most we will pay:

If **you** do not use our approved repairer, the most **we** will pay for any windscreen replacement claim under this section is £100, or £50 for any windscreen repair.

What is not covered:

1. Any **excess** shown in **your schedule** for glass replacement or repair.
2. Any other glass forming part of **your car** including sunroofs, panoramic roofs or panoramic sunroofs, where the roof glass is a separate unit to the windscreen glass.
3. Any glass that is part of a removable or folding convertible roof.
4. Any windscreens or windows not made of glass.
5. Loss of use or any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this **policy**.
6. The cost of any alternative transport. Glass excluded under this section may be covered under Section A (Damage to **your car**) or Section B (Fire and theft) of **your policy**, subject to the appropriate **policy excesses** and with an effect on **your** No claims discount.

Section E- Personal accident

We will pay:

You or any other person in **your car** who is accidentally injured while travelling in or getting into or out of **your car**, whilst in the **United Kingdom**, and this injury alone results within three calendar months in:

1. Death; or
2. Permanent and total loss of sight in one or both eyes; or
3. Loss of, or permanent and total loss of use of, one or more limbs at or above the elbow or knee.

The most we will pay:

The most **we** will pay the injured person, or their legal representatives is £5,000 in respect of death, loss of limbs or sight. This is the maximum benefit **we** will pay to any one person under this section in the **policy period of insurance**. If the injured person is insured by us against personal accident under any other motor insurance **policy**, benefit shall be recoverable under only one **policy**.

We will not pay:

1. For any injury or death resulting from suicide, attempted suicide or any deliberate self-inflicted injury;
2. For any deliberate attempt to put lives in danger (unless to save a human life);
3. For death or injury to **you** if **you** have paid for additional personal accident cover under Section I (Personal injury and rehabilitation).

Section F – Additional benefits

Medical expenses

What is covered

Medical expenses for each person injured as a result of an accident involving **your car**.

The most **we** will pay for any one incident is £100 in total.

Personal belongings

What is covered

Loss of or damage to clothing and personal belongings (including dashboard cameras fitted to **your car**) caused by fire, theft, attempted theft or accident, while they are in **your car**.

The most **we** will pay for any one incident is £150 in total.

What is not covered

Loss of or damage to keys (or keyless entry system), any form of credit or debit card, money, stamps, tickets, securities, documents, audio systems, telephones, in car entertainment, satellite navigation systems or for goods or samples carried in connection with a business.

We will also not pay for theft or attempted theft unless the items were locked in the glove-box or boot and were not visible to people outside **your car**.

Section G – Foreign Use

This policy provides comprehensive cover to use your car in the following countries for up to 60 days only:

Andorra, Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Greece, Hungary, Iceland, Republic of Ireland, Italy (including San Marino and the Vatican), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland.

If **you** exceed the 60 days your level of cover will automatically be reduced to cover liabilities for third parties only. This would mean no cover for any loss or damage to **your car**.

Cover is also provided for customs duty payable on **your car** resulting from loss or damage that is covered by this **policy** and during transit by a recognised carrier between or within these countries.

Please note, in the event of a claim, **you** will be required to evidence **your** travel.

If **your** trip exceeds 60 days, **we** will not be able to provide comprehensive cover.

If requested, **we** will give **you** an international motor insurance card (Green Card).

Section H – No claims discount

We will increase **your** No claims discount (NCD) for every claim free **period of insurance** **you** have with us. In the event of a claim being made or arising under this **policy**, **your** NCD at renewal will be reduced in accordance with the table below:

NCD at the start of your current period of insurance	Your NCD at renewal if you make a claim		
	0 claims	1 claim	2 claims
0 year	1 year	0 years	0 years
1 year	2 years	0 years	0 years
2 years	3 years	0 years	0 years
3 years	4 years	1 year	0 years
4 years	5 years	2 years	0 years
5 years	6 years	3 years	1 year
6+ years	6+ years	4 years	2 years

The following will not reduce your NCD:

1. any payment made under Section D (Windscreen and window damage).
2. any payment made under Section L (Breakdown option).
3. any payment for emergency treatment fees under Section C (Your legal liability to other people)
4. claims where **you** are not at fault, provided **we** have got back all that **we** have paid from those who are responsible.

Note: **Your** premium can be affected by factors other than **your** NCD. **You** should note any change in the level of NCD is no guarantee that **your** premium will not rise.

Your NCD is not transferable to another person except in exceptional circumstances and with our written agreement. Details are available via My Got2Insure Account.

If **you** have chosen to protect **your** NCD (PNCD) then, in the event of one claim on **your policy** in any **period of insurance** (up to a maximum of two claims in any consecutive three year **period of insurance**), **your** NCD will not be changed at **your next policy** renewal, after which **your** NCD will be reduced for each further claim in accordance with our declared scale.

If **we** become aware of a claim or accident after **we** issue **you** with a renewal invitation **we** will revise the renewal quote. If **you** have protected NCD and the claim is **your** third in any consecutive three year **period of insurance** **we** reserve the right to remove the NCD protection and invite renewal without it.

Section I – Personal Accident upgrade option

Cover only applies if **you** have agreed to pay any additional premium and the **schedule** states that this section is in force.

Your Policy

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. It explains what is covered and what is not covered. There are also exclusions and conditions that **you** must follow for the policy to work. The cover **you** hold is set out in the accompanying certificate of insurance.

This policy is provided on behalf of G2I Limited trading as Got2Insure.com. G2I Limited is authorised and regulated by the Financial Conduct Authority (FCA Number 843797). Its registered office is at First Floor Ridgeland House, 15 Carfax, Horsham, West Sussex, United Kingdom, RH12 1DY. Registered in England No. 10735938

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company number 03034220. Registered Office: No.1 Lakeside, Cheadle Royal Business Park, Cheadle, SK8 3GW.

Contacting us

To Make a Claim	0161 4921639 or email nonmotorclaims@financialandlegal.co.uk
Customer Services	Please contact the Got2Insure help team on: 0344 854 0689
To make a complaint	Email: https://www.got2insure.com/complaints/

Important Information

In return for the payment of **your** premium **we** will provide the insurance cover detailed in **your policy schedule** and this policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the **period of insurance**.

Your policy is valid for the **period of insurance** as shown on **your policy schedule**.

Please refer to the policy documents provided to **you** when the policy was purchased or amended, for details of the type and level of cover **your** policy provides.

Information you have provided

You must take reasonable care to provide accurate and complete answers to all the questions **you** are asked when **you** take out, make changes to, or renew this policy.

You must notify **Got2Insure.com** as soon as possible if any of the information in **your** policy documents is incorrect or if **you** wish to make a change to **your** policy.

If **you** do not provide accurate and complete answers to the questions **you** are asked, or **you** fail to notify **your administrator** of any incorrect information or changes **you** wish to make, **your** policy may not operate in the event of a claim. **We** may not pay any claim in full or **your** policy could be invalid.

Changes that may affect your cover

You must tell **us** as soon as possible about any changes to the information **you** provided when **you** purchased or renewed this policy, for example:

- a. If you move to a new house
- b. If you change your job or employer

This is not an exhaustive list and any changes you tell us about may affect your cover or result in a change to your premium. If **you** are unsure whether a change may affect **your** cover, please contact **us**.

Your right to cancel

You may cancel this Policy within 14 days of its inception without any premium charge provided that there have been no claims. Thereafter, **you** may cancel the Policy at any time, however no refund of premium will be available. If **you** cancel the Policy **you** must contact **G2I Limited**.

Cancellation by Us

We may at any time cancel any insurance policy by giving 14 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

1. Non-payment of premium.
2. Threatening and abusive behaviour.
3. Failure to provide documents.
4. Non-compliance with policy terms and conditions.

If **we** cancel **your** policy, **we** will provide a refund of **your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed on page 28.

Definitions

The words or expressions detailed in this policy have the following meaning wherever they appear in bold:

- **Accident/Accidental** means a sudden and unexpected road traffic collision involving a third party which happens by chance and causes **bodily injury** or death, including assault, during the **policy period**.
- **Administrator** means G2I Limited.
- **Aggregate policy benefit limit** means the maximum amount of money **we** will pay for all the claims you make during the policy period.
- **Bodily injury** means a physical injury listed in Table 1 or Table 2 that is incurred during the **policy period**, resulting solely and independently from an **accident** or Road Rage Incident which within 12 months from the date of the **accident** or Road Rage Incident results in the **insured person's** death or disability.
- **Burns** means full thickness burns or burns (third degree) covering more than 10% of the body surface.
- **Doctor means** A medical specialist who is a member of an appropriate Royal College and recognised by that College as a medical specialist. The doctor must be registered and practicing in the **UK** and must not be an **insured person** or a relative or employer of an **insured person**.
- **EU** means any country which is part of the European Union.
- **Hand(s)** means all the fingers and the **thumb** of a **hand**.

- **Hospital** means a lawfully registered establishment which has accommodation for residential patients with facilities for diagnosis and major surgery and which provides a 24 hour service by registered nurses. It does not include convalescent, self-care or rest homes, or a department in a hospital which has the role of convalescent or rest home.
- **Hospital cash benefit** If the **insured person** is admitted to a **hospital** following **bodily injury** or if their condition is treated by a **Doctor** or nurse in an accident & emergency department, **we** will pay the sum shown in Table 1 for each 24 hour stay in **hospital**.
- Insured incidents **means**:
 - An **accident** or Road Rage Incident which occurs whilst a Category 1 **insured person** is driving any **vehicle** which they are insured to drive under the **motor insurance policy**, or whilst they are a passenger in any **vehicle**, including getting into or out of such a vehicle.
 - An **accident** or Road Rage Incident which occurs whilst a Category 2 **insured person** is travelling in, getting into or out of, any **vehicle** driven by **you** which **you** are insured to drive under the **motor insurance policy**.
- **Insured person means**:
 - Category 1 - **You** and **your** spouse, civil law partner or common law partner who is permanently residing with You and any **named driver**.
 - Category 2 - Any passenger travelling in any **vehicle** driven by **you** which **you** are insured to drive under the **motor insurance policy**
- **Limb(s)** means arm(s) or leg(s) at or above the wrist or ankle (excluding **hands** and feet).
- **Loss of hearing** means the total, permanent and irrecoverable loss of hearing in one or both ears.
- **Loss of sight** means complete and irrecoverable loss of sight in one or both eyes.
- **Loss of speech** means the total, permanent and irrecoverable loss of speech.
- **Loss of** (in relation to tooth / teeth) means a chip, break or total dislodgement of a tooth / teeth following an **accident** or Road Rage Incident.
- **Loss of** (in relation to limbs, **hands, thumbs, fingers, feet, toes** and internal organs) means the complete permanent and irrecoverable loss of use or loss by physical separation.
- **Maximum aggregate policy benefit** means £30,000.
- **Motor insurance policy** means the motor insurance policy issued to **you** by the Administrator.
- **Named driver** means any driver named on **your motor insurance policy**
- **Permanent total disablement** means total disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of **bodily injury**, and at the end of that time being beyond hope of improvement.
- **Policy period**. This insurance will run concurrently with **your motor insurance policy** for a maximum of 12 months. If this policy was purchased after the start date of the **motor insurance policy**, cover starts from the purchase date of this policy.
- Road Rage Incident means an **insured Person** suffers **bodily injury** resulting from a malicious and unprovoked assault by the occupant or rider of another motor vehicle or pedal cycle which occurs in the vicinity of **your vehicle**.
- **Start date** means the date this policy was added to the associated **motor insurance policy**, until its renewal or cancellation, up to a maximum of 12 months.
- **Thumb(s)** means the entire **thumb** or **thumbs**.
- **Toe(s)** means the entire **toe**.
- **UK** means the United Kingdom, Channel Islands and Isle of Man.
- **Vehicle** means a private motor vehicle
- **We/us/our** means Financial & Legal Insurance Company Limited.
- **You/Your** means the person named as the policyholder in the **motor insurance policy**.

Eligibility

The **insured person** is eligible for this insurance cover if:

- **You** have a valid **motor insurance** policy arranged by the Administrator.
- **You** are a **UK** resident with a permanent **UK** address.
- **You** are aged 17 or over at the **start date**.
- The premium has been paid along with the appropriate insurance premium tax.

What is covered

1. Within the **UK** and the **policy period**, **we** will pay the amount shown below in Table 1 if due to an Insured Incident an **Insured Person** suffers **bodily injury** or death following an **accident**.
2. Within the **UK** and the **policy period**, **we** will pay the amount shown below in Table 2 if due to an insured incident an **insured person** suffers **bodily injury** or death following a Road Rage Incident.
3. **Outside the UK, but within the EU** and the **policy period**, **we** will pay the amount shown below in Table 3 if due to an insured incident an **insured person** suffers death following an **accident and the insured person has spent less than 90 days in the EU during the policy period**.

Table 1

	Accidental bodily injury resulting in:	Limit
1	Death	£30,000
2	Permanent total disablement	£30,000
3	Permanent total loss of sight in one eye	£15,000
	Permanent total loss of sight in both eyes	£30,000
4	Permanent total loss of speech	£25,000
5	Permanent total loss of hearing in both ears	£25,000
	Permanent total loss of hearing in one ear	£10,000
6	Permanent loss of use of one limb	£15,000
	Permanent loss of use of two limbs	£30,000
7	Loss of or loss of use of one hand or foot	£12,500
	Loss of or loss of use of both hands or both feet	£25,000
8	Loss of or loss of use of thumb	£3,500

	Loss of or loss of use of both thumbs	£7,000
9	Loss of or loss of use of a finger	£2,000
	Loss of or loss of use of more than one finger	£5,000
10	Loss of or loss of use of big toe	£2,500
	Loss of or loss of use of both big toes	£5,000
11	Loss of or loss of use of one other toe (exc. big toe)	£500
	Loss of or loss of use of more than one toe (exc. big toe)	£1,000
12	Fractures to pelvis, arm, leg, skull, vertebrae, jaw, knee, hand or facial bones (exc. nose)	£2,000
13	Fractures to the foot, shoulder blade, elbow, sternum, wrist, ankle, collar bone or coccyx	£1,000
14	Fractures to any other body parts (including nose)	£400
15	Loss of internal organ(s) – lung, kidney(s), liver, large intestine, stomach, reproductive organ(s), bladder	£10,000
16	Loss of internal organ(s) – spleen, gallbladder, pancreas	£2,500
17	Third degree burns	£5,000
18	Facial scarring	£500
19	Hospitalisation after accident (90 days maximum)	£200 per day
20	Taxi fares (if unable to drive after RTA due to injuries, covering taking children to school & taking client to/from hospital/doctors only)	£150
21	Repatriation of body following accidental death abroad	£2,500

Table 2 -

Cover	Limit
Emergency dental expenses - for emergency dental treatment for the insured persons natural teeth within 7 days of the road rage incident	£250

Personal effects – for damage to the insured persons clothing and/or personal effects. Cover excludes the first £25 of each and every claim.	Up to £150
Loss of one tooth	£500
Loss of two or more teeth	£2,000
Stress counselling – up to 5 stress counselling sessions with a qualified counsellor	£500

Table 3 -The following additional benefit will apply if **you** die following an **accident** outside of the UK, but within the EU, where the Insured Person has been in the EU for less than 90 days during the policy period.

Cover	Limit
Repatriation of your body to the UK	£2,500

What we will not pay

1. We will not pay more than the **maximum aggregate policy benefit** in any one **policy period**.
2. More than one claim under each cover from the consequences of one **accident** or Road Rage Incident to any one **insured person**. **Where You have made the claim, any claim payment will be made to You first.**
3. We will not pay for more than one benefit under each section, other than sections 12 to 16.
4. **We** will not cover any **bodily injury** which the **insured person** suffered from in the 12 month period immediately prior to the **start date** which:
 - a. The **insured person** knew about, or should reasonably have known about or
 - b. The **insured person** had seen or arranged to see a **Doctor** about.
5. Where the **insured person** is committing, or attempting to commit suicide or intentional self-injury or deliberate exposure to exceptional danger except in an attempt to save a human life
6. Where the **insured person** is over the **UK** prescribed limit of alcohol, or is unfit to drive due to being under the influence of drugs, whether prescribed or otherwise.
7. Any claims arising from or relating to physical or mental conditions or disabilities which the **insured person** suffered from prior to the **accident** or Road Rage Incident;
8. More than one claim for each insured event as a result of the same **accident** or Road Rage Incident;
9. Any claims as a result of the use of **your vehicle** for hire or reward, racing, competition, trials, track days, speed testing or for any purpose in connection with the motor trade, haulage or courier services, minibus or professional driving instruction;
10. Any claims as a result of a provoked assault or fighting (except in bona fide self-defence);
11. Any claims as a result of matrimonial or family dispute.

General Conditions

1. Benefit will be paid upon receipt of supporting medical evidence.
2. Under section 19, no benefit will be paid unless **you** are admitted into hospital or **your** condition is treated by a **Doctor** or nurse in an Accident & Emergency department. Payment will only be made once we have received a completed claim form and evidence of this assessment and/or admittance which must be sent to **us** at **your** expense.

3. Claims

When a claim or possible claim occurs, **you** or an **insured person** must notify the claims department, in writing, as soon as possible. **You** or the **insured person** must seek and follow advice from a registered **Doctor** and have any medical examination that the claims department requests. If an **insured person** dies, the claims department will be entitled to ask for, at **our** expense, a post-mortem examination. **You** or any **insured person** must provide (at **your** own expense) any documents, information and evidence the claims department requires. Please see section 'Making a Claim' on Page 30 for contact details.

4. Fraudulent Claims

If a claim is made which **you** or an **insured person**, or anyone acting on **your** or their behalf, knows is false, fraudulent or exaggerated, **we** will not pay the claim and cover under this insurance will end without any return of premium. Any claim paid to **you** or an **insured person** will need to be repaid to **us**. In these circumstances, **we** may inform the police or other insurers.

5. Aggravated Physical Condition

If the consequence of an injury is aggravated by a existing physical condition of an **insured person** which existed before the **accident** or Road Rage Incident occurred, the amount of any compensation payable under this insurance in respect of the consequences of the **accident** or Road Rage Incident shall be the amount which is considered would have been payable if such consequences had not been so aggravated.

6. Cooling Off Period

You may cancel this policy, without giving reason, by sending written notice to the **administrator**, returning the insurance documents within 14 days of inception or within 14 days of **you** receiving the insurance documents (if later). **Your** premium will be refunded in full provided a claim has not been made against this policy. If a claim has been made against this policy, no refund of premium will be provided.

7. Cancellation

If **you** decide to cancel this policy after the 14 day cooling off period, please return it to the **administrator**, however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Where **we** reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behavior
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover.

Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **your administrator** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium.

If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with **us**, as well as other insurers, in the future.

8. Notification

The Police must be notified immediately following any event likely to give rise to a claim under this insurance.

9. Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

10. Changes to your circumstances

You must contact the **administrator** immediately in the event that there is a change to **your** circumstances:

- **You** change **your** address;
- **You** are convicted of a criminal offence or receive a police caution;
- **You** have insurance refused, declined, cancelled or terms applied by another insurance provider;
- **Your motor insurance policy** is cancelled.

Your responsibility

You must take reasonable care to:

- a) supply accurate and complete answers to all the questions **your administrator** may ask as part of **your** application for cover under the policy
- b) to make sure that all information supplied as part of **your** application for cover is true and correct
- c) tell **your administrator** of any changes to the answers **you** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **your administrator** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not accurate and complete, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

If **you** become aware that information **you** have given **your administrator** is inaccurate or has changed, **you** must inform them as soon as possible.

Fraud

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- fails to reveal or hides a fact likely to influence the cover **we** provide;
- makes a statement to **us** or anyone acting on our behalf, knowing the statement to be false;
- sends **us** or anyone acting on our behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge; or
- If **your** claim is in any way dishonest or exaggerated,

We will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

Making a Claim:

If **you** wish to make a claim please contact:

Financial & Legal Insurance Company Limited

Motor PA Claims

No1 Lakeside

Cheadle Royal Business Park

Cheadle

Cheshire

SK8 3GW

Email: nonmotorclaims@financialandlegal.co.uk

In all correspondence please state that **your** insurance is provided by G2 I Limited and quote scheme reference G2I Limited Motor PA.

Complaints

Our aim is to provide a first class standard of service at all times.

If **you** feel that **you** have been let down and **you** wish to raise a Complaint about the sale of this Policy, please contact the **Administrator** - G2I Limited.

If **you** feel that **we** have let **you** down and **you** wish to raise a complaint, please contact **Us** on 0161 495 4490 or in writing to The Compliance Department, Financial & Legal Insurance Company Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW. Please quote the Certificate number on **your** Certificate of Insurance on all correspondence.

Our staff will attempt to resolve **your** complaint within 3 business days of receipt and a summary resolution communication letter will be sent to you. Where this is not possible, **we** will acknowledge **your** complaint promptly. If the complaint is not resolved within 4 weeks of receipt, **we** will write to **you** and let **you** know what further action **we** will take. A final response letter will be issued within 8 weeks of receipt.

If, upon receipt of **our** letter in response to **your** complaint **you** remain dissatisfied, **you** may refer **your** complaint to the Financial Ombudsman Service. **You** can contact the Financial Ombudsman Service at: Exchange Tower, London, E14 9SR.

If we have not completed our investigations into **your** complaint within 8 weeks of receiving **your** complaint or if **you** are not happy with **our** Final Response, **you** may ask the Financial Ombudsman Service (FOS) to look at **your** complaint. If **you** decide to contact them, **you** should do so within 6 months of receiving **our** Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk.

The Financial Ombudsman Service,

Exchange Tower, London E14 9SR

Tel: 0800 023 4567

Get in touch on line: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

If **you** have purchased the insurance policy online, **you** may also raise **your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **your** complaint to the correct

Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than if **you** contact the Financial Ombudsman Service directly.

Compensation Scheme

Financial & Legal Insurance Company Limited are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If they are unable to meet their obligations under this Policy an **Insured Person** may be entitled to compensation from the Compensation Scheme.

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company number 03034220. Registered Office: No.1 Lakeside, Cheadle Royal Business Park, Cheadle, SK8 3GW.

Data Protection

We act as the Data Controller. How **We** use and look after the personal information is set out below.

Information may be used by **Us**, agents and service providers for the purposes of insurance administration, underwriting, claims handling or for statistical purposes. The lawful basis for the processing is that it is necessary for **Us** to process **Your** personal information to enable the performance of the insurance contract, to administer **Your** Policy of insurance and/or handle any insurance claim **You** may submit to **Us** under this Policy. The processing of **Your** personal data may also be necessary to comply with any legal obligation **We** may have and to protect **Your** interest during the course of any claim.

What we process and share

The personal data **You** have provided, **We** have collected from **You**, or **We** have received from third parties may include **Your**:

- Name; date of birth, residential address and address history.
- Contact details such as email address and telephone numbers.
- Financial and employment details.
- Identifiers assigned to **Your** computer or other internet connected device including **Your** Internet Protocol (IP) address.
- Health or criminal conviction information.
- Vehicle or household details.
- Any information which **You** have provided in support of **Your** insurance claim.

We may receive information about **You** from the following sources:

- **Your** insurance broker.

- From third parties such as credit reference agencies and fraud prevention agencies.
- From insurers, witnesses, the Police (in regards to incidents) and solicitors, **Appointed Representatives**.
- Directly from **You**.

We will not pass **Your** information to any third parties except to enable **Us** to process your claim, prevent fraud and comply with legal and regulatory requirements. In which case **We** may need to share **Your** information with the following third parties within the EU:

- Solicitors or other **Appointed Representatives**.
- Underwriters, Reinsurers, Regulators and Authorised/Statutory Bodies.
- Fraud and crime prevention agencies, including the Police.
- Other suppliers carrying out a service on **Our**, or **Your** behalf.

We will not use **Your** information for marketing further products or services to **You** or pass **Your** information on to any other organisation or person for sales and marketing purposes without **Your** consent.

Data Retention

We will hold **Your** details for up to seven years after the expiry of **Your** policy, complaint and/or claims settlement.

Your rights

Your personal data is protected by legal rights, which include **Your** rights to:

- Object to **Our** processing of your personal data.
- Request that **Your** personal data is erased or corrected.
- Request access to **Your** personal data and data portability.
- Complain to the Information Commissioner's Office, which regulates the processing of personal data.

You can request to see what data **We** hold on **You**, there is no charge for this service.

If **You** have any questions about **Our** privacy policy or the information **We** hold about **You** please contact **Us**.

Section J – Courtesy Car upgrade option - Guaranteed Hire Replacement Vehicle

This Guaranteed Hire Replacement Vehicle insurance policy is arranged by Strategic Insurance Services Limited and is underwritten by Astrenska Insurance Limited. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference No. 202846. Registered in England No. 1708613. Registered Office: Cutlers Exchange, 123 Houndsditch, London EC3A 7BU.

Strategic Insurance Services Limited (FCA number 307133) are authorised and regulated by the Financial Conduct Authority.

This can be checked on the Financial Services register by visiting the website at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.

In return for the payment by You of the premium, payable for this policy of insurance We will provide a Hire Vehicle on the terms set out below.

1. Definitions

Claims Administrator	Davies Group Limited
Commencement Date	The date shown on the policy Schedule confirming when cover commences
Condition	An obligation which You must perform. If a Condition is not performed by You , We will not be under any liability to pay You anything under the terms of this policy
Hire Vehicle(s)	Skoda Octavia 2L or similar
Hire Company (s)	The company that We instruct to give You the Hire Vehicle
Hire Period	A maximum period of 21 days that We will pay for the Hire Vehicle
Limit of Cover	The Hire Vehicle for the Hire Period , that may be utilised over a maximum of 2 claims covered by this policy in the insurance period
Insured Vehicle	The motor vehicle identified as the Insured Vehicle in the policy Schedule or any other vehicle which We may, after receiving a written request from You , accept in substitution for that vehicle
Period of Cover	The period stated in the Schedule to this policy
Schedule	The document that identifies the policyholder and sets out details of the cover Your policy provides
Territorial Limits	England, Wales, Scotland and Northern Ireland
Third Party	The other person(s) and/or party(s) responsible for the incident giving rise to a claim on this policy
We, Our, Us, Insurer	Astrenska insurance Limited
Un Driveable	The vehicle is not roadworthy (excluding glass damage) and is off the road being repaired as a result of a road traffic collision, fire, malicious damage or theft/attempted theft of the vehicle
You, Your	The person named as the insured in the Schedule to this policy
Your Claim	A claim by You against Your existing motor policy

2. Cover

If the Insured Vehicle is damaged and rendered Un Driveable by a single road traffic collision, fire, malicious damage, theft or attempted theft, (excluding if due to glass damage,) and the incident occurs within the Territorial Limits, We will arrange for a Hire Vehicle, for Your use during the reasonable repair period only or until 3 days following payment has been issued to You in settlement of Your vehicle claim in any event not exceeding the Limit of Cover.

Use of the Hire Vehicle is covered for use within the Territorial Limits only.

If, due to circumstances beyond Our control and We cannot arrange a Hire Vehicle for You We may, at Our discretion, reimburse transportation costs up to a maximum of £20.00 per day for the period Your vehicle is unavailable subject to the number of days cover provided under Your policy as shown on Your policy Schedule.

If the Insured Vehicle has been professionally adapted or converted to carry a driver or passenger with disabilities and another suitable vehicle is not available, We will reimburse Your transportation costs up to a maximum of £20.00 per for the period Your vehicle is unavailable for use, subject to the number of days cover provided under Your policy as shown on your policy schedule.

3. Exclusions

The following are not covered under this insurance:

- a) Drivers 21 years of age or under in England, Wales, Scotland and Northern Ireland
- b) Any Insured Vehicle used in any way for hire or reward including courier work or Driving Instruction/Tuition, unless stated on Your Schedule.
- c) Any vehicle used for Driver Instruction/Tuition where the tutor is not a fully qualified Instructor and/or not on "The Register of Approved Driving Instructors" or "Department of the Environment Approved Driving Instructor" in Northern Ireland
- d) Any vehicle used for Driver Instruction/Tuition without dual controls
- e) Any charges imposed by the Hire Vehicle Company for additional drivers if it is agreed with the Hire Vehicle Company that they can be included
- f) Use of the Hire Vehicle outside the Territorial Limits
- g) Any excess that the Hire Company apply following an accident, fire or theft involving the Hire Vehicle
- h) All fuel, fares and fines relating to the Hire Vehicle whilst it is in Your possession, including any administration fee which may be imposed by the Hire Vehicle Company
- i) Any claim which has not been reported to Us within 14 days of the incident, accident or theft giving rise to the claim occurring
- j) Any provision of a Hire Vehicle where a Hire Vehicle is already available under another insurance or other means
- k) Any further Hire Vehicle charges incurred after the Hire Period
- l) Any Hire Vehicle charges for more than 3 days after payment has been issued to You in settlement of a claim under Your motor insurance policy
- m) The provision of a Hire Vehicle for an incident, accident or theft when the event occurred prior to the Commencement Date or after the Period of Cover has ended

- n) Any claim where the damage sustained to the vehicle was caused during the theft/attempted theft of the contents of the vehicle
- o) Any claim relating to mechanical or electrical breakdown/failure or misfuelling
- p) Fires caused by modifications not approved by the Insured Vehicle manufacturer, or not fitted an appropriately qualified mechanic/technician, and/or not disclosed to the main motor insurer
- q) Claims relating to a vehicle being Undriveable due to damage relating to more than one single incident

4. Claims Procedure

If the Insured Vehicle is involved in a road traffic collision, suffers fire or malicious damage or is stolen You must report it to the Claims Administrator immediately, and in no event later than 14 days after the event.

Visit <https://vehiclehireclaims.davies-group.com> where You will be able to register Your claim. Our internet solution is the quickest and easiest way to submit Your claim.

If You do not have access to the internet, please call the Claims Administrator on 0344 856 2359 to notify them of Your claim.

The Hire Company will then contact You directly with a view to getting You mobile again as soon as reasonably possible.

You will receive a copy of the Hire Company's terms and conditions. It is a Condition of this policy that You comply fully with the terms and conditions of the Hire Company.

If You wish to take advantage of any options the Hire Company may offer, such as Excess Protection or Collision Damage Waiver, the cost of these upgrades and any administration fee will be Your responsibility.

5. Conditions

You must comply with the following obligations, each of which is a Condition of this Policy:

- a) Ensure that the Insured Vehicle is serviced in accordance with manufacturer's instructions and covered by a valid in force motor insurance policy issued by an insurer authorised and regulated by the Financial Conduct Authority or the Prudential Regulation Authority
- b) The incident that gives rise to a claim on this policy must have been reported to Your motor insurers and You must be actively pursuing repairs or settlement of Your Claim
- c) Ensure that We receive a claim form for any claim under this policy within 14 days after the event giving rise to the claim
- d) Provide any information reasonably requested by Us within a reasonable time.
- e) If any claim under this Policy is in any respect fraudulent or unfounded, all benefit paid and/or payable in relation to that fraudulent claim shall be forfeited and recoverable. We shall not be liable to You in respect of a relevant claim occurring after the time of the fraudulent act. For the avoidance of doubt, the rights and obligations of the parties to the contract with respect to claims occurring before the time of the fraudulent act are unaffected; and
 - We need not return any Premiums paid
 - We may share information about the circumstances with other organisations, public bodies, authorities and law enforcement agencies for criminal investigation
- f) You should comply fully with the terms and conditions of the Hire Company

- g) It is Your responsibility to ensure that the insurance provided by the Hire Company is sufficient for Your needs. This will normally be included without additional charge providing Your driving history is acceptable to the Hire Company
- h) Any damage caused to the Hire Vehicle and any associated costs will be Your responsibility
- i) It is Your responsibility to ensure that adequate motor insurance is in place for Your use of the Hire Vehicle
- j) You may have to provide Comprehensive insurance for the Hire Vehicle
- k) You must take all reasonable steps to mitigate the costs of the claim
- l) You must take all action possible to recover any costs, charges or fees We may have paid or be liable to pay and pay such amounts recovered back to Us
- m) You must pay Us any sums by way of costs, charges or fees directly recovered from the Third Party to the extent of the sums indemnified under this policy
- n) Upon conclusion of the hire of a replacement vehicle We can take over and if necessary conduct proceedings in Your name to recover the hire costs of the Hire Vehicle from the Third Party
- o) Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

6. Cancellation

We hope You are happy with the cover this policy provides. However, if after reading this policy this insurance does not meet with Your requirements, please return it to your selling broker, within 14 days of issue and We will refund Your premium. Thereafter, You may cancel Your policy at anytime however no refund of premium will be available.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 7 days notice to You at Your last known address. Provided the premium has been paid in full You shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

This policy is not transferable.

7. Complaints Procedure

It is the intention to give You the best possible service but if You do have any questions, concerns or complaint about the handling of this insurance or the handling of a claim You should contact Us.

Complaints regarding:

SALE OF THE POLICY

Please contact G2I Ltd T/As Got2Insure.com

CLAIMS

Please contact Davies Group Limited

Email: customer.care@davies-group.com

Tel: 0344 856 2015

Please ensure YOU quote Your policy number reference in any communication with us.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than £6.5million and fewer than 50 employees or an annual balance sheet below £5million.

You may contact the Financial Ombudsman Service at: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Tel 0845 080 1800.

Further information can be found on their website at www.financial-ombudsman.org.uk. The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

8. How we use information about you

As a data controller, We collect and process information about You so that We can provide You with the products and services You have requested. We also receive personal information from Your agent on a regular basis while Your policy is still live. This will include Your name, address, risk details and other information which is necessary for Us to:

- Meet Our contractual obligations to You;
- issue You this Insurance Policy;
- deal with any claims or requests for assistance that You may have
- service Your policy (including claims and policy administration, payments and other transactions); and,
- detect, investigate and prevent activities which may be illegal or could result in Your policy being cancelled or treated as if it never existed.

In order to administer Your policy and deal with any claims, Your information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators and claims management organisations where they provide administration and management support on Our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, We will have strict contractual terms in place to make sure that Your information remains safe and secure.

We will not share Your information with anyone else unless You agree to this, or We are required to do this by Our regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information We have collected from You will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify Your identity. If fraud is detected, You could be refused certain services, finance, or employment. Further details of how Your information will be used by Us and these fraud prevention agencies and databases, and Your data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy.

9. Processing your data

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that We have with You;
- is in the public or Your vital interest: or
- for Our legitimate business interests

If We are not able to rely on the above, We will ask for Your consent to process your data.

10. How we store and protect your information

All personal information collected by Us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that We can meet our regulatory obligations or to deal with any reasonable requests from Our regulators and other authorities.

We also have security measures in place in our offices to protect the information that You have given Us.

11. How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that We hold about You. If You would like a copy of some or all of Your personal information please contact Us by email or letter as shown below:

Sussex House

Perrymount Road

Haywards Heath

Sussex RH16 1DN

E: data.protection@collinsongroup.com

This will normally be provided free of charge, but in some circumstances, We may either make a reasonable charge for this service, or refuse to give You this information if your request is clearly unjustified or excessive.

We want to make sure that Your personal information is accurate and up to date. You may ask Us to correct or remove information You think is inaccurate.

If You wish to make a complaint about the use of Your personal information, please contact Our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/Consumer Insurance Act>.

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell Us of any changes to the answers You have given as soon as possible. Failure to advise Us of a change to Your answers may mean that Your policy is invalid and that it does not operate in the event of a claim.

12. Compensation Scheme

Astrenska Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Section K – Legal assistance cover option

Thank you for choosing Got2Insure to provide your Motor Legal Expenses Insurance Policy, which is underwritten by Financial & Legal Insurance Company Limited. As a Got2Insure customer you now have legal expenses insurance to protect you in relation to the legal disputes set out in this Policy and to provide you with other benefits.

A summary of the cover provided by this Policy is shown in **your** Insurance Product Information Document.

You are entitled to cancel **your** Policy with a full premium refund within 14 days of it starting, provided that there have been no claims. Please see the cancellation condition under the Conditions section of this Policy.

Our Agreement

This insurance is a contract between **us** (Financial & Legal Insurance Company Limited) and **you** (the person shown in the accompanying Certificate of Motor Insurance). This is a claims made policy which means that for there to be a valid claim under the Policy, claims must be reported to **us** during the Period of Insurance.

We will, subject to What IS Insured and What IS NOT Insured, the Claims Settlement Provisions and Conditions of this Policy, provide **you** with the insurance and benefits set out in this Policy schedule, in respect of claims reported during the Period of Insurance shown in the accompanying Certificate of Motor Insurance and for any subsequent period for which **we** may accept a renewal premium.

This Policy, the accompanying Certificate of Motor Insurance and any endorsements must be read together as one document.

Signed on our behalf



Nick Garner, Chief Executive Officer

Financial & Legal Insurance Company Limited

Please read your policy document carefully and keep it in a safe place

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under No 202915. Registered in England under Company No. 03034220. The policy is administered by Coral Insurance Services, appointed by us to administer policies on our behalf

G2I Ltd T/As Got2Insure.com is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 843797. Registered in England and Wales under Company Number 10735938

How to Make a Claim and Helpline Service

If **you** need to make a claim **you** can call **0344 371 2385** If the claim is accepted and **reasonable prospects** exist, the claim will be handled by **our** specialist claims unit or **we** will instruct an **appointed representative** to act on behalf of the **insured person**.

Please note that:

- Any costs incurred before a claim is made and any costs which **we** do not authorise are not insured by this Policy.
- Under this Policy there must be **reasonable prospects** for any claim to proceed.
- If there is any conflict of interest or if court proceedings are to be issued only then will the **insured person** be entitled to choose their own lawyer.

Each of the words or terms shall have a specific meaning which applies wherever they appear in bold type.

Administrator Means Coral Insurance Services Limited appointed by **us** to administer policies on **our** behalf.

Appointed Representative means the claim negotiator, or the lawyer or other suitably qualified person appointed by **us** to act on behalf of the **insured person**, in accordance with **our** standard terms of appointment.

Costs and Expenses means all necessary and reasonable:

- (i) Fees, costs, disbursements and expenses charged by the **appointed representative** and agreed by **us**
- (ii) Opponents costs in civil cases where the **insured person** is ordered to pay them or where **we** agree to pay them in pursuing the claim including the costs of any appeal or defending an appeal, provided the **insured person** tells **us** within the time limits and provided that **we** agree to the appeal.

Insured Person means:

- c. **You**
- d. Any person whose first and last name is shown in the accompanying motor insurance policy with which this Insurance Policy is issued, provided that they have **your** permission to claim under this Policy.
- e. Any passenger in, on, getting into, out of or off the **insured vehicle**, provided that they have **your** permission to claim under this Policy.

Insured Vehicle means any motor vehicle insured by the accompanying motor insurance policy with which this Insurance Policy is issued.

The Meaning of Words in this Policy

Legal Proceedings means a legal remedy for compensation.

Reasonable Prospects means that in respect of each claim there is always more than a 50% chance of the **insured** Person recovering damages, defending a claim or prosecution or obtaining a legal remedy. This will be assessed by **Us** or the **Appointed representative**.

Period of Insurance means any 12 month period of continuous cover stated in the Certificate of Motor Insurance

We/Us/Our means Financial & Legal Insurance Company Limited.

You/Your means the person shown as the Policyholder in the accompanying Certificate of Motor Insurance attached to this Policy.

What IS Insured

We will, subject to What IS NOT Insured, the Claims Settlement Provisions and Conditions of this Policy provide the insurance in relation to the Insured Incidents shown within this Policy which are set out below.

Provided that:

5. **Reasonable prospects** exist for the duration of the claim.
6. The claim is reported to **us**
 - a. During the Period of Insurance, and
 - b. As soon as reasonably possible after the **insured person** became aware of circumstances which may give rise to a claim.
7. The **insured person** follows the advice provided to them by **our appointed representative** and Helpline Service.
8. The **insured person** seeks and continues to follow the advice from the **appointed representative** and Helpline Service.
9. During the course of any dispute from the date that the **insured person** became aware of the dispute and throughout the duration of the dispute the **insured person** keeps **us** up to date with all developments and the **Insured Person** follows and continues to follow the advice from the **appointed representative** and Helpline Service.

We will not pay:

- a. In respect of any one claim and in total in any one Period of Insurance more than £100,000.
- b. Any claim or incident which may lead to a claim and which the **insured person** knew about or ought reasonably to have known about before the start of this Policy.
- c. The first 10% of **costs and expenses** where the **insured person** chooses their own lawyer or other suitably qualified person in relation to a claim under this Policy.

Insured Incidents

Recovery of Losses when an Insured Person is involved in a motor accident which is NOT the Insured Person's Fault

If the **insured vehicle** is involved in a motor accident which is not the fault of the **insured person**, **we** will pay the **costs and expenses** in relation to the pursuit of **legal proceedings** against the party at fault in respect of any one claim for the recovery of losses not insured by **your** motor insurance policy with which this Insurance Policy is issued, in relation to:

- a. Damage to the **insured vehicle** and to personal property in it or properly secured on the **insured vehicle**.
- b. Compensation for any death or bodily injury to the **insured person**.
- c. Recovery of **your** excess under **your** motor insurance policy with which this Insurance Policy is issued.
- d. The costs of hiring an alternative vehicle whilst the **insured vehicle** is undriveable, unroadworthy, being repaired or otherwise unavailable.
- e. The recovery of the **insured person's** loss of earnings.
- f. The provision of rehabilitation, if appropriate, to enable the **insured person** to recover more quickly.
- g. Reasonable attendance costs if the **insured person** needs to attend court in relation to a claim.
- h. The recovery of any other losses incurred by the **insured person** which are not insured by **your** motor insurance policy with which this Insurance Policy is issued.
- i. Making a claim to the Motor Insurers Bureau where the party at fault is uninsured or cannot be traced.

What IS NOT Insured

○ Prior Claims

Any claim or incident which may lead to a claim and which the **insured person** knew about or ought reasonably to have known about before the start of this Policy.

2. Prior Costs and Costs and Expenses we do not Authorise

Any costs incurred before a claim is made and any **costs and expenses** which **we** or the **appointed representative** do not authorise.

3. Dishonesty, Violence and Fraud

Any claim:

2. Involving actual or alleged dishonesty or violence by the **insured person**.
3. Or statement which is overstated, false or fraudulent.

We will have the right to refuse to pay a claim or to void this insurance from the date of the act.

4. Judicial Review, Mediation or Arbitration

Any claim directly or indirectly relating to or resulting from:

- a. A judicial review.
- b. Mediation or arbitration.

5. Bankruptcy, Liquidation or Receivership

Any claim where the **insured person** is bankrupt, in liquidation, has arranged with his or her creditors, has entered into a Deed of Arrangement or where part or all of the **insured person's** affairs or properties are in the care or control of a receiver or an administrator.

6. Disqualified Drivers

Where, at the date of the Insured Incident, the **insured person** has never held or has been disqualified from holding or obtaining a driving licence.

7. Other Insurance

Any **costs and expenses** which can be recovered by an **insured person** under any other insurance or which would have been covered if this insurance did not exist except for any amount in excess of that which would have been payable under such insurance(s).

8. Fines and Penalties

Fines, damages or other penalties which the **insured person** is ordered to pay by a court or other authority.

9. Disputes with Us

Any claim against **us**, Financial & Legal Insurance Company Limited or any company or subsidiary of the Drive Further collection of companies including MSL Legal Expenses Limited, MSL Vehicle Solutions Limited T/A Dualdrive and Supportis Limited.

10. War Risks

Any claim arising from any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, confiscation, requisition, terrorism or alleged acts of terrorism as set out in the Terrorism Act 2000 or damage to property by or under the authority of any government, public or local authority.

11. Radioactive Contamination and Pressure Waves

Any claim, which arises from or is directly or indirectly caused by, contributed to, by or arising from any of the following, or from any similar reaction or event:

- a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

- b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.
- c. Pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

12. Territorial Limits

Any claim where the dispute is pursued outside the jurisdiction of a court or other body within the United Kingdom, the Channel Islands or the Isle of Man.

Claim Settlement Provisions

1. Reasonable Precautions

The **insured person** must take all reasonable precautions to reduce or remove the risk of a claim and not take any deliberate acts which will result in a claim.

2. When You must report a claim

The **insured person** must tell **us** as soon as reasonably possible and within 30 days of any circumstances which may give rise to a claim.

3. Acceptance of claim

On receipt of the claim it will be assessed and dealt with by **our** in-house claims negotiators and, if appropriate and if **reasonable prospects** exist, **we** will then instruct an **appointed representative** to handle the claim on behalf of the **insured person**.

If there is a dispute as to whether **reasonable prospects** exist, **we** may require the **insured person**, at the **insured person's** own expense, to obtain Counsel's opinion as to the merits of the case. The costs will be refunded to the **insured person** if Counsel's opinion shows clearly that there are merits in proceeding.

4. Conduct of the Claim

(i) *We will be entitled:*

- To have direct contact with the **appointed representative**.
- To take over and conduct in the **insured person's** name any claim or **legal proceedings** at any time and negotiate any claim on behalf of the **insured person**.
- To refuse to accept a claim or continue with a claim where the **insured person** does not take reasonable care not to make a misrepresentation or has failed to supply relevant information and supporting evidence to **us** or the **appointed representative**.

(ii) *What the **insured person** must do:*

- Provide, at the **insured person's** own expense, the **appointed representative** and **us** with any proof, evidence, certificates and assistance as **we** may reasonably ask for in connection with the claim, including proof as to whether **reasonable prospects** exist.

- Cooperate fully with the **appointed representative** and **us** and provide, within a reasonable time and avoiding any unnecessary delays, any relevant requested information and documentation in relation to the claim.
- Take all reasonable steps to recover **costs and expenses** and to minimise the amount payable under this Policy.
- Take all reasonable steps to resolve disputes that otherwise may give rise to a claim.
- Notify **us** and the **appointed representative** immediately of any offer to settle a claim and of any payments into court.
- Tell the **appointed representative** to have **costs and expenses** taxed, assessed and audited at **our** request.

*(iii) What the **insured person** must not do:*

- Withdraw from any claim or **legal proceedings** or withdraw instructions from **us** or the **appointed representative**, without **our** consent.
- Pursue a claim in any way against the advice or instructions from **us** or the **appointed representative**.
- Incur any **costs and expenses** without **our** consent or the consent of the **appointed representative**.
- Agree to settle any claim on any basis or reject any offer to settle a claim without **our** consent or the consent of the **appointed representative**.

We will be entitled to be reimbursed by the **insured person** for any **costs and expenses** previously agreed or paid to or on behalf of the **insured person** if the **insured person** breaches any of the conditions in *(ii)* and *(iii)* above.

5. Payment instead of pursuing or defending a claim

At any time, **we** will be entitled to pay the reasonable amount of damages claimed if in **our** opinion this would be a more economic solution.

6. Legal Proceedings

Any **legal proceedings** must be dealt with in the jurisdiction of a Court or tribunal in the United Kingdom, the Channel Islands or the Isle of Man.

7. Choice of Appointed Representative

If there is a conflict of interest, or if the claim is not settled by negotiation and it then becomes necessary to start court proceedings, only then will the **insured Person** be entitled to choose their own lawyer for **us** to instruct as the **appointed representative** to handle the claim.

If there is any dispute about the choice of lawyer, **we** will ask the President of the relevant Law Society to choose a suitably qualified lawyer.

Where the **insured person** is entitled to choose their own lawyer or other suitably qualified person, **we** will not pay the first 10% of any **costs and expenses** charged by the **insured person's** own lawyer or suitably qualified person.

Conditions

1. Observance of Terms

Anyone making a claim under this Policy must have **your** permission and observe the terms under this Policy.

2. Cancellation

We hope **you** are happy with the cover this Policy provides. However, if after reading this Policy, this insurance does not meet with **your** requirements, please email or write to Got2Insure within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **your** premium will be refunded in full.

You may cancel the insurance cover after 14 days by informing the Got2Insure however no refund of premium will be payable.

Should **we** have to cancel a policy due to the discovery of incorrect information being used to create a policy, then **We** reserve the right to cancel **your** cover with immediate effect.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known email or postal address.

Valid reasons may include but are not limited to:

- Where **we** reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions **you** have not taken reasonable care to provide accurate and complete answers to the questions **we** ask.

If **we** cancel the Policy **you** will receive no refund of any premiums **you** have paid for the cancelled cover, and **we** will charge any associated fees. Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the Policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** Policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium. If **your** Policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with **us**, as well as other insurers, in the future.

3. Arbitration

Any dispute or difference of any kind between **us** and an **insured person** will be referred to arbitration by a single

arbitrator who will be either a barrister or solicitor. If the parties are unable to agree on the appointment of an arbitrator, all parties agree to accept an arbitrator nominated by the President of the relevant national Law Society. The arbitrator's decision will be final and binding on all parties and the unsuccessful party shall be responsible for any costs incurred by the successful party in the arbitration proceedings as well as their own costs.

4. Assignment

This insurance is between and binding upon **us** and **you** and their respective successors in title, but this insurance may not otherwise be assigned by **you** without **our** prior written consent.

5. New Rules

If during the Period of Insurance, any changes should be made (whether issued or implemented by any relevant authority or otherwise) to applicable rules, laws, legislation judgements, regulations, directives, guidance, codes of conduct, recommendations or requirements or any other rules, instruments and provisions in force from time to time which alter or affect (or may alter or affect) in any way the legal costs regime to **our** or **your** material detriment, **we** reserve the right to amend this Policy to deal appropriately (fairly to both **you** and **us**) with such changes. In those circumstances **we** will issue an endorsement to this Policy notifying **you** within 21 days of the proposed changes by sending to **you** details of those changes to **your** last known email or postal address. **You** will, however, be free to accept or reject those changes in line with the procedure set out in the endorsement.

6. Third Party Rights

Unless expressly stated in this insurance, nothing in this insurance will create any rights in favour of any person pursuant to the Contracts (Right of Third Parties) Act 1999.

7. Waiver

If **we** or any **insured person** fail to exercise or enforce any rights conferred on them by this insurance, the failure to do so will not be deemed to be a waiver, nor will it bar the exercise or enforcement of such rights at any subsequent time.

8. Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell **Us** of any changes to the answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** answers may mean that **your** Policy is invalid and that it does not operate in the event of a claim

9. Fraud

You or anyone acting on **your** behalf must not act in a fraudulent manner, if **you** or anyone acting for **you**:

- Deliberately hides or fails to reveal a fact that could influence whether **we** accept **your** proposal, renewal or any adjustment to **your** Policy or the cover **we** provide;
- Submits a claim under the Policy, knowing this is fraudulent;
- Makes a statement to **us** or any party acting on **our** behalf, knowing that the statement is false;
- Sends any document to **us** or any party acting on **our** behalf, with the knowledge that the document is false or fraudulent;
- Deliberately exaggerates any claim,

Then **we** will not pay any claim or return any premium to **you** and **we** have the option to cancel the Policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** also have the option of taking legal proceedings against **you** and to inform the appropriate authorities.

10. Recoveries

We reserve the right, at **our** own expense, to take proceedings in the name of the **insured person** to recover any payment made under this Policy. If an **insured person** recovers **costs and expenses** previously paid under this Policy such **costs and expenses** must be immediately repaid to **us**.

11. Governing Law

This Policy is subject to the law applicable to **your** place of residence in the United Kingdom, the Isle of Man or the Channel Islands.

Data Protection

Financial & Legal Data Protection Act Wording

We act as the Data Controller. How **we** use and look after the personal information is set out below.

Information may be used by **us**, agents and service providers for the purposes of insurance administration, underwriting, claims handling or for statistical purposes. The lawful basis for the processing is that it is necessary for **us** and the **administrator** to process **your** personal information to enable the performance of the insurance contract, to administer **your** policy of insurance and/or handle any insurance claim **you** may submit to **us** under this policy. The processing of **your** personal data may also be necessary to comply with any legal obligation **we** may have and to protect **your** interest during the course of any claim.

What we process and share

The personal data **you** have provided, **we** have collected from **you**, or **we** have received from third parties may include **your**:

- Name; date of birth, residential address and address history.
- Contact details such as email address and telephone numbers.
- Financial and employment details.
- Identifiers assigned to **your** computer or other internet connected device including **your** Internet Protocol (IP) address.
- Health or criminal conviction information.
- Vehicle or household details.
- Any information which **you** have provided in support of **your** insurance claim.

We may receive information about **you** from the following sources:

- **Your** insurance broker.
- From third parties such as credit reference agencies and fraud prevention agencies.
- From insurers, witnesses, the Police (in regard to incidents) and solicitors, **appointed representatives**.
- Directly from **you**.

We will not pass **your** information to any third parties except to enable **us** to process **your** claim, prevent fraud and comply with legal and regulatory requirements. In which case **we** may need to share **your** information with the following third parties within the EU:

- Solicitors or other **appointed representatives**.
- Underwriters, Reinsurers, Regulators and Authorised/Statutory Bodies.
- Fraud and crime prevention agencies, including the Police.
- Other suppliers carrying out a service on **our**, the **administrator**, or **your** behalf.

We will not use **your** information for marketing further products or services to **you** or pass **your** information on to any other organisation or person for sales and marketing purposes without **your** consent.

Data Retention

We will hold **your** details for up to seven years after the expiry of **your** policy, complaint and/or claims settlement.

Your rights

Your personal data is protected by legal rights, which include **your** rights to:

- Object to **our** or the Administrator processing of **your** personal data.
- Request that **your** personal data is erased or corrected.
- Request access to **your** personal data and data portability.
- Complain to the Information Commissioner's Office, which regulates the processing of personal data.

You can request to see what data **we** hold on **you**, there is no charge for this service.

If **you** have any questions about **our** privacy policy or the information **we** hold about **you** please contact **us**.

Coral Insurance Services Limited

Coral Insurance Services Limited may share **your** personal data with its service providers and may monitor and record any communications with **you** for quality and compliance reasons. For full details of how Coral Insurance Services Limited protect **your** privacy and process **your** data their Privacy Statement can be viewed online by visiting <https://www.coralinsurance.co.uk/privacypolicy>; Alternatively, **you** can request a printed version by contacting their Data Protection Officer or Customer Service Team by calling 01904 663883, by email customer.relations@coralinsurance.co.uk or by writing to DPO, Coral Insurance Services Limited, Kingfisher House, Peel Avenue, Wakefield WF2 7AU

Financial Services Compensation Scheme

Financial & Legal Insurance Company Limited are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the “Compensation Scheme”). If they are unable to meet their obligations under this Policy an **Insured Person** may be entitled to compensation from the Compensation Scheme. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

How to Make a Complaint

Our aim is to provide a first-class standard of service at all times. However, if **you** have any concerns about how **your** Policy was sold, the terms and conditions or how **your** claim was handled please follow the procedure shown below.

<u>Complaint Regarding</u>	<u>Who to Contact</u>	<u>Contact Details</u>
Sales	Got2Insure.com	complaints@got2insure.com
Policy Terms & Conditions	Financial & Legal Insurance Company Limited	The Compliance Department, Financial & Legal Insurance Company, 1 Lakeside, Cheadle Royal Business Park, Cheadle SK8 3GW Email: complaints@financialandlegal.co.uk
Claims	Coral Insurance Services Limited	Customer relations, Kingfisher House, Peel Avenue, Wakefield WF2 7UA Email: customer.relations@coralinsurance.co.uk

Our staff will attempt to resolve **your** complaint within 3 business days of receipt and a summary resolution communication letter will be sent to **you**. Where this is not possible, **we** will acknowledge **your** complaint promptly. If the complaint is not resolved within 4 weeks of receipt, **we** will write to **you** and let **you** know what further action **we** will take. A final response letter will be issued within 8 weeks of receipt.

If, upon receipt of **our** letter in response to **your** complaint **you** remain dissatisfied, **you** may refer **your** complaint to the Financial Ombudsman Service. **you** can contact the Financial Ombudsman Service at: Exchange Tower, London, E14 9SR or by telephone on 0800 0234567 or email complain.info@financial-ombudsman.org.uk

This complaints procedure is in addition to **your** statutory rights as a consumer. If **you** would like further information about **your** statutory rights, **we** would advise **you** to contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

Section L – Breakdown option

Cover only applies if **you** have agreed to pay any additional premium and the **schedule** states that this section is in force.

Welcome

Thank **you** for buying **your** Motor **Breakdown** insurance from Got2Insure which is provided by Call Assist. Call Assist is the largest truly independent Motor **breakdown** provider in the UK, **you** can therefore be assured **you** are in safe hands should **your vehicle** suffer a **breakdown**. **We** provide a 24 hour, 365 day a year service through **our** network of recovery operators throughout the UK and Europe.

Statement of Demands and Needs

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a **breakdown**. As with any insurance, it does not cover all situations and **you** should read the terms and conditions of this policy in connection with **your** policy schedule to ensure that **you** have chosen a level of cover that meets **your** specific needs.

The General Notes and Definitions detailed in page 4 will help with the understanding of this document.

Service Provider and Insurer

This service is provided by Call Assist Limited. Registered in England and Wales. Registered Company Number: 3668383. Registered office address: Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Call Assist Ltd, Firm Reference Number 304838 is authorised and regulated by the Financial Conduct Authority.

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company number 03034220. Registered Office: No.1 Lakeside, Cheadle Royal Business Park, Cheadle, SK8 3GWT

Who to Call if You Breakdown

If **your vehicle** breaks down in the **territorial limits (UK)** please call **our** 24 hour Control Centre on:

01206 714 848

For assistance in the territorial limits (Europe), call us on:

0044 1206 714 848

If **you** are deaf, hard of hearing or speech impaired, please send a text message containing **your** full name, policy number, **vehicle** registration and policy postcode to 07537 404890.

Definitions

Certain words in this policy have a special meaning and these words are defined below. To help make this policy easy to understand, wherever they appear in the policy **we** have highlighted them in bold.

Accident

A collision immediately rendering the **vehicle** immobile or unsafe to drive.

Breakdown

An electrical or mechanical failure, lack of fuel, misfuel, flat battery or puncture to the **vehicle**, which immediately renders the **vehicle** immobilised.

Callout

The deployment of a **recovery operator** to **your vehicle**.

Home Address

The last known address within the **territorial limits (UK)** recorded on **our** system where **your vehicle** is ordinarily kept.

Passengers

All non-fare paying persons travelling with the **vehicle** at the time of the **breakdown**, up to the legal carrying capacity of the **vehicle**.

Period of Insurance

The duration of this policy as indicated on **your policy schedule** for a period not exceeding twelve months.

Policy Schedule

The document provided by the organisation you purchased this policy from detailing the period of insurance, eligible vehicle(s), and type of cover.

Recovery Operator

The independent technician **we** appoint to attend the **breakdown**.

Rescue Co-ordinator

The telephone operator employed by **us**.

Specialist Equipment

Non-standard apparatus or recovery vehicles which in the opinion of the **recovery operator** are required to safely recover the **vehicle**. **Specialist equipment** includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

Suitable Garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.

Territorial Limits (Europe)

Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents) Hungary, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City.

Territorial Limits (UK)

Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.

Trip

A journey to the **territorial limits (Europe)** which commences from the date of **your** departure from the **territorial limits (UK)** and ceases upon **your** return to the **territorial limits (UK)** for a period not exceeding 90 days.

Us, We, Our

Call Assist Ltd.

Vehicle

The **vehicle(s)** specified on **your policy schedule** as being eligible for this cover.

You, Your

The person named as the policyholder in the **policy schedule** or the driver of the **vehicle** as applicable.

What to do if You Breakdown

If **your vehicle** breaks down please call **our** 24 hour Control Centre on:

01206 714 848

Please have the following information ready to provide to **our rescue co-ordinator**:

- **Your** return telephone number
- **Your** policy number and **vehicle** registration
- The precise location of **your vehicle** (or as accurate as **you** are able in the circumstances).

If **you** are deaf, hard of hearing or speech impaired, please send a text message containing **your** full name, policy number, **vehicle** registration and policy postcode to 07537 404890.

Once **we** have taken **your** details and made all the arrangements **we** will contact **you** to advise which **recovery operator** will be attending and how long they are expected to take. Where possible, please ensure **your** mobile phone is available to accept calls at all times in case **we** need to contact **you**. **You** will need to be with **your vehicle** when the **recovery operator** arrives. If **you** would prefer not to wait with the **vehicle** or it is unsafe to

do so, please inform **our rescue co-ordinator** who will arrange a call on approach so **you** have sufficient time to return to the **vehicle**.

It is **your** responsibility to guard **your** safety and abide by the rules of the Highway Code. Please advise **our rescue co-ordinator** if **you** feel it is not safe to remain within eyesight of the **vehicle**.

In the event of a **breakdown** on a motorway where **you** have no means of contacting **us** or are unaware of **your** location, please use the nearest SOS box and advise the Emergency Services of **our** telephone number, they will then contact **us** to arrange assistance. If the Police or Highways Agency are present at the scene, please advise them that **you** have contacted **us** and provide them with **our** telephone number to call **us** on **your** behalf.

Your Cover

As shown in **your policy schedule**

Please read the following benefits of cover in accordance with the level of cover **you** have purchased which is detailed on **your policy schedule**.

Gold Cover – Homestart UK

The following service is provided with all levels of cover:

Roadside Assistance

In the event of a breakdown within the territorial limits (UK), which occurs more than a one-mile radius/straight line from your home address and during the Period of Insurance, we will arrange and pay for a recovery operator to attend the breakdown and where appropriate, spend up to 60 minutes to try and repair the vehicle.

Local Recovery

If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within 60 minutes at the roadside **we** will assist in the following way:

Either:

- Arrange and pay for **your vehicle** and the **passengers** to be recovered to the nearest **suitable garage** which is able to undertake the repair within 10 miles from the scene of the **breakdown**.

Or:

- If the above is not possible at the time or the repair cannot be made within the same working day, **we** will arrange for the

vehicle and the **passengers** to be recovered to **your** chosen destination up to 10 miles from the scene of the **breakdown**.

Recovery of **your vehicle** and **passengers** must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges.

If **your vehicle** requires recovery, **you** must immediately inform **our rescue co-ordinator** of the address **you** would like the **vehicle** taken to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

Alternative Travel UK*

We will pay up to £250 towards the cost of alternative transport or a hire vehicle up to 1600cc to allow **you** to complete **your** original journey. **We** will also pay up to £150 towards the cost of alternative transport for one person to return and collect the repaired **vehicle**.

Emergency Overnight Accommodation UK*

We will pay up to £150 for a lone traveller or £75 per person towards the cost of overnight accommodation including breakfast for the **passengers** whilst **your vehicle** is being repaired. The maximum Emergency Overnight Accommodation payment per incident is £500.

Emergency Overnight Accommodation and Alternative Travel benefits are available under the following conditions following a **breakdown** in the **territorial limits (UK)**:

- The **vehicle** must be repaired at the nearest **suitable garage** to the **breakdown** location
- The **vehicle** cannot be repaired the same working day
- The **breakdown** did not occur within 20 miles of **your home address**
- **We** will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what is the most cost effective option for **us**.

*These services may be offered on a pay/claim basis, which means that **you** must pay initially and **we** will send **you** a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from **our rescue co-ordinator**. The policy will only pay for a hire **vehicle** which **we** deem is appropriate for **your** requirements and is available at the time. **We** will only reimburse claims when **we** are in receipt of valid proof of payment.

Home Assist

We will arrange and pay for a **recovery operator** to attend a **breakdown** at or within a one-mile radius/straight line of **your home address** and where appropriate, spend up to 60 minutes to try and repair the **vehicle**.

If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within 60 minutes at the scene of the **breakdown**, **we** will arrange and pay for **your vehicle** and the **passengers** to be recovered to the nearest **suitable garage** which is able to undertake the repair within 10 miles from the scene of the **breakdown**.

Any recovery of **your vehicle** the **passengers** required must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges.

If **your vehicle** requires recovery, **you** must immediately inform **our rescue co-ordinator** of the address **you** would like the **vehicle** taken to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

Nationwide Recovery

If **your vehicle** cannot be repaired by a **suitable garage** within the same working day, **we** will arrange and pay for **your vehicle** and the **passengers** to be recovered to the **home address**, or if **you** would prefer and it is closer, **your** preferred destination within the **territorial limits (UK)**.

Recovery of **your vehicle** and **passengers** must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges.

If **your vehicle** requires recovery, **you** must immediately inform **our rescue co-ordinator** of the address **you** would like the **vehicle** taken to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

Caravans and Trailers

In the event of a **breakdown** where **your** caravan/trailer is attached, providing the caravan/trailer is fitted with a standard 50mm tow ball coupling hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), **your** caravan/trailer will be recovered with **your vehicle** at no extra cost.

Keys

If **you** lose, break, or lock **your vehicle** keys within **your vehicle**, **we** will pay the **callout** and mileage charges back to the **recovery operator's** base or **your** preferred destination if closer. All other costs incurred, including any **specialist equipment** needed to move the **vehicle**, will be at **your** expense.

Misfuel Assist

In the event **your vehicle's** fuel tank is filled with the incorrect type of fuel, **we** will arrange and pay up to £250 (inclusive of VAT) for a **recovery operator** to either recover **your vehicle** and the **passengers** to the **recovery operator's** base where a drain and flush to **your vehicle's** fuel tank can be conducted or, to conduct the fuel drain and flush at the roadside. Subject to the £250 claim limit, **we** will also provide 10 litres of correct fuel.

Occasionally misfuelling a **vehicle** can cause extensive damage which a fuel drain and flush will not rectify. **We** cannot accept liability for any damage caused to **your vehicle** but if **you** would prefer for the fuel drain and flush to be conducted by **your** preferred repairer, **we** will arrange and pay for a **recovery operator** to recover **your vehicle** and the **passengers** to a repairer of **your** choice within 20 miles of the scene of the **breakdown**. Subject to the prior authorisation of **our rescue co-ordinator** and upon receipt of valid proof of payment confirming the work undertaken **we** will also reimburse up to £250 (inclusive of VAT) towards the cost of a fuel drain and flush.

Redelivery

In the event that **we** are unable to repair **your vehicle** at the roadside and a **suitable garage** cannot accept the **vehicle** the same working day. **We** will recover **your vehicle** and the **passengers** to the **home address** or the address agreed in accordance with the level of cover **you** purchased. **We** will then arrange with **you** to collect the **vehicle** and take it to the nearest **suitable garage** when they are able to accept the **vehicle**.

Alternatively, if **you** would prefer to leave **your vehicle** unattended at a **suitable garage** which is closed. **We** will reimburse **your** taxi fares for a journey of up to 20 miles from the **suitable garage** to the **home address**. **We** will only reimburse claims when **we** are in receipt of valid proof of payment.

Driver Illness/Injury

If **you** are unable to continue **your** journey within the **territorial limits (UK)** or **territorial limits (Europe)** due to illness or injury to the only qualified driver, provided none of **your passengers** are able to drive, **we** will provide an alternative driver to return the **vehicle** to **your** nominated destination within the **territorial limits (UK)**. A medical certificate will be required for **us** to validate **your** claim and **we** will only accept claims which occur and are made within the Period of Insurance.

Message Service

If **you** require, **we** will pass on two messages to **your** home or place of work to let them know of **your** predicament and ease **your** worry.

Platinum Cover – European

If **you** have opted and paid for **Platinum Cover** it includes all of the same benefits as **Gold Cover** with the addition of Pre-Departure Cover and the following benefits which apply within the **territorial limits (Europe)**.

Pre-Departure Cover

In the event of a **breakdown** within the **territorial limits (UK)** which occurs no more than seven days prior to a pre-booked **trip** to the **territorial limits (Europe)**, then providing **your vehicle** cannot be repaired by **your**

intended departure date and **we** are immediately notified of the **breakdown**, **we** will reimburse up to £500 towards one of the following:

- The rental of a hire vehicle which **we** deem is appropriate for **your** requirements for the purpose of carrying out **your** original **trip** within the **territorial limits (Europe)**
- The cost of rebooking **your** original sea or motorail crossing to the nearest available date once **your vehicle** has been repaired.

Before arranging these services, authorisation must be obtained from **our rescue co-ordinator**. Cover will only apply if **you** can evidence in writing the duration of **your** planned **trip** was for less than 90 days.

We will only reimburse claims when **we** are in receipt of:

- Valid proof of payment for the hire vehicle and/or
- Rebooked sea/motorail crossing tickets, together with copies of **your** original sea/motorail crossing tickets and;
- Evidence from a **suitable garage** detailing the repairs made to **your vehicle**.

Departure Cover does not apply for any **breakdown** occurring within 10 days of **you** purchasing/upgrading this policy or in the event the imminent or actual **breakdown** of **your vehicle** is discovered during an MOT or service carried out within 10 days prior to **your** intended departure.

General Notes Relating to European Cover

We will provide service in the **territorial limits (Europe)** where the maximum duration of any single **trip** does not exceed 90 days. However short term policies (those with a Period of Insurance lasting one month or less) will be limited to a single **trip** not exceeding the Period of Insurance.

Please ensure **you** carry **your** driving licence and V5C registration document with **you** during **your** journey. Due to local regulations and customs, **you** may be required to provide copies of **your** driving licence or V5C registration document. **you** will be held liable for any costs incurred if copies of **your** driving licence or V5C registration document are not immediately available.

Due to differing national standards and infrastructures abroad, assistance may take longer in arriving. **We** will require detailed information from **you** regarding the location of **your vehicle**. **We** will need to know details of **your** itinerary and if requested proof of both **your** outbound and inbound travel dates must be provided to validate **your** claim. When **we** have all the required information **we** will liaise with **our** European network and **you** must remain contactable to avoid any delays. During public holidays, many services such as repairing garages will be closed, **we** will not be held liable for any delay this causes.

In the event of a **breakdown** on a motorway or major public road within the **territorial limits (Europe)**, access may be restricted to a private towing service only. Should this occur, **you** will need to obtain assistance via the SOS phones. The private towing service will tow **your vehicle** to a place of safety and **you** will be required to pay for the service immediately. **You** can then contact us for further assistance. **We** will pay a maximum of

£150 towards reimbursement of the costs, but **we** will only reimburse claims when **we** are in receipt of valid proof of payment. Payment will be made in accordance with the exchange rate on the date of the claim.

For assistance in the territorial limits (Europe), call us on:

0044 1206 714848

Roadside Assistance Abroad

In the event of a **breakdown** within the **territorial limits (Europe)** which occurs during the Period of Insurance, **we** will arrange and pay for a **recovery operator** to attend the **breakdown** and where appropriate, spend up to 60 minutes to try and repair the **vehicle**.

If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within 60 minutes at the roadside **we** will arrange and pay for **your vehicle** and the **passengers** to be recovered to the nearest **suitable garage** able to undertake the repair.

Recovery and Repatriation Service

If the **vehicle** cannot be repaired within 48 hours or by **your** intended return, whichever is due to occur last, **we** will arrange and pay for **your vehicle** and the **passengers** to be transported either to **your home address**, or if **you** would prefer and it is closer, **your** original destination within the **territorial limits (Europe)**.

Alternative Transport Abroad*

In the event of a **breakdown** within the **territorial limits (Europe)**, **we** will pay up to £500 towards the reasonable cost of alternative transport or a hire vehicle up to 1,600cc to allow **you** to continue **your trip** in the **territorial limits (Europe)** whilst **your vehicle** remains unroadworthy. **We** will also pay up to £200 towards the reasonable cost of alternative transport for two people to return and collect the repaired **vehicle**.

Emergency Overnight Accommodation Abroad*

In the event of a **breakdown** within the **territorial limits (Europe)** where **your vehicle** cannot be repaired the same working day and which results in **you** not being able to stay at **your** pre-booked accommodation, **we** will pay up to £150 per person for one night towards the reasonable cost of overnight accommodation including breakfast for **you** and **your passengers**. The maximum Emergency Overnight Accommodation Abroad payment per incident is £1000.

*These services may be offered on a pay/claim basis, which means that **you** must pay initially and **we** will send **you** a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from **our rescue co-ordinator**. The policy will only pay for a hire vehicle which **we** deem is appropriate for **your** requirements and is available at the time. **We** will only reimburse claims when **we** are in receipt of valid proof of payment.

Shipping of Spare Parts

Where it is more efficient and cost effective to do so, **we** will pay the reasonable cost of shipping replacement parts to the repairing garage within the **territorial limits (Europe)**. **You** will be responsible for the cost of the spare parts and **we** will only organise shipping once **you** have confirmed the spare parts have been paid for. Although **we** will endeavour to source the required spare parts for **you**, **we** can make no guarantee the parts will be immediately available to **us**.

General Notes

Uninsured Service

We can usually provide assistance for services which are not covered under this insurance policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.

Change of Vehicle

Our policy only covers the **vehicle** registered on **our** database, therefore any change must be notified immediately by contacting the organisation **you** purchased this policy from. Please provide them with **your** policy number, the new registration, make, model and colour of **your vehicle** and the date **you** wish to make the change.

Call Recording

To help **us** provide a quality service, **your** telephone calls may be recorded but will only be shared with partner organisations directly relevant to the **breakdown** service **we** provide.

Governing Law

This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.

Language

The contractual terms and conditions, and other information relating to this contract will be in the English language.

Measurements

A Home Assist is calculated using a straight line from the **home address** to the location of the **breakdown**. All other measurements are calculated using driving distances.

Garage Repairs

Any repairs undertaken by the **recovery operators** at their premises are provided under a separate contract, which is between **you** and the **recovery operator**.

Multiple Vehicle Policies

Multiple **vehicle** policies must be registered to one address within the **territorial limits (UK)**.

Signing Documentation

You may be asked to sign documents by the **recovery operator** which relate to the service being provided. Whilst **you** are not required to sign such documents, failure to do so may result in further services being denied. Please do not sign any documents until **you** have read and understood the content in full. In the event **you** require assistance with understanding such documents please contact **us** on 01206 714 848

Emergency Repairs

Emergency repairs undertaken at the roadside by **recovery operators** cannot be guaranteed and in some cases, will not be attempted. Due to the nature of roadside assistance it is not always possible for **recovery operators** to accurately diagnose the fault with the **vehicle** or state whether the **vehicle** is in a roadworthy condition or otherwise safe to drive. **Recovery operators** are not instructed to conduct **vehicle** health inspections.

Exclusions

applying to all sections of Section L Breakdown cover unless otherwise stated

This insurance does not cover the following: -

1. a) Any caravan/trailer where the total length exceeds 7 metres/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the **vehicle** with a standard 50mm tow ball coupling hitch.
b) Breakdowns or **accidents** to the caravan or trailer itself..
2. Assistance following an **accident**, theft, fire, or vandalism.
3. Any costs incurred to attend the **vehicle** due to faults with electric windows, sun roofs, broken windows/windcreens or locks not working which prevent the **vehicle** from being parked securely, unless the fault occurs during the course of a journey and **your** safety is compromised.
4. Breakdowns caused by a failure to maintain the **vehicle** in a roadworthy condition including the routine servicing of the **vehicle** in accordance with the manufacturers recommendations or maintaining proper levels of oil and water.
5. Costs incurred in addition to a standard **callout** where service cannot be undertaken at the roadside because the **vehicle** is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels. This exclusion does not apply to motorcycles or scooters.
6. **Specialist Equipment**, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the **breakdown** if **your vehicle** is immobilised due to snow, mud, sand, water, ice, or a flood.

7. Breakdowns caused by overloading of the **vehicle** or carrying more **passengers** than it is designed to carry.
8. Any subsequent **callouts** for any symptoms related to a claim which has been made within the last 28 days, unless **your vehicle** has been fully repaired at a **suitable garage**, declared fit to drive by the **recovery operator** or is in transit to a pre-booked appointment at a **suitable garage**.
9. The recovery of the **vehicle** and **passengers** if repairs can be carried out at or near the scene of the **breakdown** within the same working day. If **vehicle** and **passenger** recovery is required **we** will only recover to one address in respect of any one **breakdown**.
10. Any **vehicle** which is not listed on **your policy schedule** as being eligible for **breakdown** cover with **us**.
11. Any request for service if the **vehicle** is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
12. Assistance if the **vehicle** is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
13. The cost of any parts, components or materials used to repair the **vehicle**.
14. Repair and labour costs other than an hour's roadside labour at the scene.
15. The use of **specialist equipment** occasionally required because the **vehicle** is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of assistance.
16. The cost of draining or removing the incorrect type of or any contaminated fuel.
17. Storage charges unless incurred whilst **we** organise repatriation from the **territorial limits (Europe)**.
18. Any claim within 24 hours of the time the policy is purchased.
19. Any **breakdown** that occurred before the policy commenced, the **vehicle** was placed on cover, or before the policy was upgraded.
20. More than six **callouts** per insured **vehicle** in any one **period of insurance**. Should **you** change **your vehicle** midterm, the number of **callouts** provided to the previous **vehicle(s)** will be carried forward.
21. Claims totalling more than £15,000 in any one Period of Insurance.
22. Any costs or expenses not authorised by **our rescue co-ordinators** prior to being incurred.
23. The cost of food (apart from breakfast when overnight accommodation is provided), drinks, telephone calls or other incidentals.
24. Any charges where **you** or the Emergency Services arrange assistance or repairs by other means unless **we** have agreed to reimburse **you**.
25. Any damage or loss to **your vehicle** or its contents caused by the **recovery operator**. It is **your** responsibility to ensure personal possessions are removed prior to **your vehicle** being transported.
26. Nothing in this policy limits **our** liability for death or personal injury caused by the negligence of **us** or **our** employees or for any liability which may not lawfully be limited or excluded. This policy is not a motor liability insurance policy within the meaning of Part VI of the Road Traffic Act 1988.
27. Any charges where **you**, having contacted **us**, effect recovery or repairs by other means unless **we** have agreed to reimburse **you**.
28. Any cost that would have been incurred if no claim had arisen.
29. Any false or fraudulent claims.
30. The cost of fuel, oil or any insurance/excess in relation to a claim for a hire vehicle.
31. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the **breakdown** within the same working day.
32. Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home address** once it has been inspected or repaired.
33. **We** will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, **we** will not pay for any time that has to be taken off work because of a **breakdown**.
34. Any cost incurred as a result of **your** failure to comply with requests by **us** or the **recovery operator** concerning the assistance being provided.
35. A request for service following any intentional or wilful damage caused by **you** to **your vehicle**.
36. Fines and penalties imposed by courts.
37. Any cost recoverable under any other insurance policy that **you** may have.
38. Direct or indirect loss, damage or liability caused by, contributed to or arising from: -
 - a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.

- c) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, riot, rebellion, revolution, military or usurped power.
- 39. Any cover which is not specifically detailed within this policy.

Additional exclusions applying to the European Assistance

- 1. Service where repatriation costs exceed the market value of the **vehicle**.
- 2. The cost of privately arranged towing from a European motorway exceeding £150.
- 3. Repatriation to the UK within 48 hours of the original **breakdown** or by **your** intended return, whichever is due to occur last, regardless of ferry or tunnel bookings for the homebound journey or pre-arranged appointments **you** have made within the UK.
- 4. Repatriation if the **vehicle** can be repaired but **you** do not have adequate funds for the repair.
- 5. Any claim where the duration of a single **trip** is planned to or subsequently exceeds 90 days.

General Conditions

applying to Section L Breakdown cover

- 1. **We** will provide cover if
 - a) **You** have met all the terms and conditions within this insurance.
 - b) The information provided to **us**, as far as **you** are aware, is correct.
- 2. Details of **your** cover may not reach **us** by the time assistance is required. In this unlikely event, **we** will assist **you** however before assistance can be provided **we** will ask to take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If **we** receive confirmation that **you** have adequate cover the reserved funds will be released. If **we** receive confirmation that **you** do not have adequate cover **we** will take payment for any uninsured costs.
- 3. The driver of the **vehicle** must remain with or nearby the **vehicle** until help arrives.
- 4. If a **callout** is cancelled by **you** and a **recovery operator** has already been dispatched, **you** will lose a **callout** from **your** policy. **We** recommend **you** to wait for assistance to ensure the **vehicle** is functioning correctly. If **you** do not wait for assistance and the **vehicle** breaks down again within 12 hours, **you** will be charged for the second and any subsequent **callouts**.
- 5. **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.
- 6. **We** have the right to refuse to provide the service if **you** or **your passengers** are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to **our rescue co-ordinators** or the **recovery operator**.
- 7. The **vehicle** must be registered to and ordinarily kept at an address within the **territorial limits (UK)** and **you** must be a permanent resident within the **territorial limits (UK)**.
- 8. **Vehicles** must be located within the **territorial limits (UK)** when cover is purchased and commences.
- 9. When **you** contact **us** for assistance **we** may ask if **your vehicle** is fitted with alloy wheels. **We** must be advised the correct information at this time. If **we** are not made aware and **we** are unable to provide service promptly or efficiently through the **recovery operator** who will be assisting **you**, **you** will be charged for any additional costs incurred.
- 10. If in **our** opinion the **vehicle** is beyond economical repair or the cost of the claim is likely to exceed the market value of the **vehicle** in its current condition following the **breakdown**, **we** have the option to pay **you** the market value of the **vehicle** in its current condition and pay **your** transportation costs to **your home address**. It will be **your** responsibility to apply for a Certificate of Destruction or other such document and **you** will be required to pay for any storage costs whilst this is obtained. If **you** would prefer the **vehicle** to be transported to **your home address** or original destination, this can be arranged but **you** will need to pay any costs which exceed the market value of the **vehicle** in its current condition. If the **vehicle** is beyond economical repair, **you** will have one week to advise **us** of how **you** wish to transport or dispose of the **vehicle**. If **you** do not contact **us** within one week **you** consent to **us** to dispose of the **vehicle**.

11. If **we** are able to repair **your vehicle** at the roadside, **you** must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card. If **you** do not have sufficient funds to pay for the parts, all further cover for the claim for this policy will cease.
12. In the event **you** use the service and the claim is subsequently found not to be covered by the policy **you** have purchased, **we** reserve the right to reclaim any monies from **you** in order to pay for the uninsured service.
13. **We** may decline service if **you** have an outstanding debt with **us**.
14. If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by any other insurance policy for any costs incurred by **us**, **you** will need to claim these costs and reimburse **us**. **We** reserve the right to claim back any costs that are recoverable through a third party.
15. **Recovery Operators** comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting **your vehicle**.
16. The transportation of livestock (including dogs) will be at the discretion of the **recovery operator**. **We** will endeavour to help arrange alternative transport but **you** will need to pay for this service immediately by credit or debit card.
17. Regardless of circumstances, **we** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided. If **you** are unable to make a connection on any of the numbers provided, please call 01603 327180.
18. The policy is not transferable.

Should **you** wish to contact **us**, **we** can be contacted by:

- Mail: Customer Services, c/o Call Assist Ltd,
Axis Court, North Station Road, Colchester, CO1 1UX
- Email: enquiries@call-assist.co.uk
- Facsimile: 01206 364268

Cancellation Rights

This policy has a cooling off period of 14 days from the time **you** receive this information or from the purchase date, whichever is the later. If **you** do not wish to continue with the insurance **we** will provide a refund of premium paid, providing no claim has been made.

You may cancel **your** policy after the 14 day cooling off period but no refund of premium is available.

A refund of premium is not available for policies where the Period of Insurance is less than one month.

We have the right to cancel this policy at any time by sending 7 days notice to **your home address** however **we** must have valid reasons for doing so. Valid reasons include but are not limited to:

- Suspected or proven fraud
- Non-payment of premium when it is due
- **We** discover **you** are no longer eligible for cover with **us**
- If **you** are threatening or abusive to **our** staff or the people **we** instruct to assist with **your breakdown**, including the **recovery operators**.

In such situations, providing no claim has been made, **we** will refund the unexpired portion of **your** premium.

Please call the organisation **you** purchased this policy from to discuss.

Our Promise To You

We aim to provide a high standard of service. Please telephone **us** if **you** feel **we** have not achieved this and **we** will do **our** best to rectify the problem immediately.

Complaints Procedure

Any complaint **you** have regarding **your** policy should be addressed to the policy administrator:

Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Please include the details of **your** policy and in particular **your** policy number, to help **your** enquiry to be dealt with speedily.

We promise to:

- acknowledge **your** complaint within three working days of receiving it;
- have **your** complaint reviewed by a senior member of staff;
- tell **you** the name of the person managing **your** complaint when **we** send **our** acknowledgement letter; and
- respond to **your** complaint within eight weeks. If this is not possible for any reason, **we** will write to **you** to let **you** know when **we** will contact **you** again.

If **you** remain dissatisfied with **our** final decision or if **you** have not received **our** final decision within 8 weeks of **us** receiving **your** complaint, short of court action, **you** can ask The Financial Ombudsman Service to review **your** case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. If **you** do not refer **your** complaint within 6 months of **our** final decision The Financial Ombudsman Service will not have **our** permission to review **your** case and will only be able to do so in limited circumstances, such as if the delay was due to exceptional circumstances.

The Financial Ombudsman Service can be contacted at the following address:

The Financial Ombudsman Service,

Exchange Tower,

London,

E14 9SR.

Or by telephoning: 0800 023 4567 (free from landlines) or

0300 123 9 123 (free from some mobile phones) or email complaint.info@financial-ombudsman.org.uk.

For further information, **you** can also visit the website:

www.financial-ombudsman.org.uk.

Following the complaints procedure does not affect **your** rights to take legal proceedings.

Financial Services Compensation Scheme

Should **we** be unable to meet **our** liabilities **you** may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of **your** business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 77414100. Alternatively, more information can be found at www.fscs.org.uk

Your Personal Information

We act as the Data Controller. How **We** use and look after the personal information is set out below.

Information may be used by **Us**, agents and service providers for the purposes of insurance administration, underwriting, claims handling or for statistical purposes. The lawful basis for the processing is that it is necessary for **Us** to process **Your** personal information to enable the performance of the insurance contract, to administer **Your** Policy of insurance and/or handle any insurance claim **You** may submit to **Us** under this Policy. The processing of **Your** personal data may also be necessary to comply with any legal obligation **We** may have and to protect **Your** interest during the course of any claim.

What we process and share

The personal data **You** have provided, **We** have collected from **You**, or **We** have received from third parties may include **Your**:

- Name; date of birth, residential address and address history.
- Contact details such as email address and telephone numbers.
- Financial and employment details.
- Identifiers assigned to **Your** computer or other internet connected device including **Your** Internet Protocol (IP) address.
- Health or criminal conviction information.
- Vehicle or household details.
- Any information which **You** have provided in support of **Your** insurance claim.

We may receive information about **You** from the following sources:

- **Your** insurance broker.
- From third parties such as credit reference agencies and fraud prevention agencies.
- From insurers, witnesses, the Police (in regards to incidents) and solicitors, **Appointed Representatives**.
- Directly from **You**.

We will not pass **Your** information to any third parties except to enable **Us** to process your claim, prevent fraud and comply with legal and regulatory requirements. In which case **We** may need to share **Your** information with the following third parties within the EU:

- Solicitors or other **Appointed Representatives**.
- Underwriters, Reinsurers, Regulators and Authorised/Statutory Bodies.
- Fraud and crime prevention agencies, including the Police.
- Other suppliers carrying out a service on **Our**, or **Your** behalf.

We will not use **Your** information for marketing further products or services to **You** or pass **Your** information on to any other organisation or person for sales and marketing purposes without **Your** consent.

Data Retention

We will hold **Your** details for up to seven years after the expiry of **Your** policy, complaint and/or claims settlement.

Your rights

Your personal data is protected by legal rights, which include **Your** rights to:

- Object to **Our** processing of your personal data.
- Request that **Your** personal data is erased or corrected.
- Request access to **Your** personal data and data portability.
- Complain to the Information Commissioner's Office, which regulates the processing of personal data.

You can request to see what data **We** hold on **You**, there is no charge for this service.

If **You** have any questions about **Our** privacy policy or the information **We** hold about **You** please contact **Us**.

Call Recording

To help **us** provide a quality service, **your** telephone calls may be recorded.

General exclusions which apply to all sections of this policy

We will not pay:

1. for any liability, loss, damage, cost or expenses which takes place while any car insured under this **policy** is:
 - a) being used for a purpose other than that as permitted in **your certificate of motor insurance** or;
 - b) driven by someone who:
 - i. does not have a valid driving licence; or
 - ii. is breaking the conditions of their driving licence; or
 - iii. is not specifically named on **your certificate of motor insurance** as being entitled to drive **your car**.

However, this exception does not apply if **your car** is:

- a) with a member of the motor trade who is not named in the **certificate of motor insurance** for the purpose of maintenance or repair.
 - b) stolen or taken away without **your** permission, this includes someone who lives with **you** or family member if **you** can prove that they intended to permanently deprive **you** of **your car**.
2. any costs as a result of an agreement or contract unless **we** would have had to pay the costs anyway.
 3. for any loss or damage where any car insured under this **policy** is being used by **you** or any **named driver** for criminal purposes (including avoiding lawful apprehension), or deliberate use of **your car**:
 - a) to cause damage to other vehicles or property; and/or
 - b) to cause injury to any person and/or to put any person(s) in fear of injury;
 4. any liability, loss, damage, cost or expense caused if **your car**:
 - a) is not taxed and is not registered in the United Kingdom with the DVLA unless **your car** is in the process of being registered with the DVLA.
 - b) is normally kept outside England, Scotland or Wales.
 - c) does not hold a valid MOT.
 - d) is used whilst SORN registered.
 5. any loss or damage to property or any direct or indirect loss, cost, expense or liability caused by, contributed to or arising from:
 - a) ionising radiation or contamination by radioactivity from irradiated nuclear fuel or nuclear waste or from burning nuclear fuel.
 - b) the radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or its nuclear parts.
 6. any liability, loss, damage, cost or expense caused by riot, strike or civil commotion outside England, Scotland, Wales, Isle of Man or Channel Islands.

7. any liability, loss, damage, cost or expense caused by, resulting from or in connection with or in controlling or suppressing:
 - a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not).
 - b) civil war, military rising, insurrections, rebellion, revolution, uprising, military or usurped power, martial law or connected looting or pillaging; confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public authority or any act or condition incident to any of the above except to the extent that **we** are required to provide cover under any relevant road traffic legislation.
8. any liability, loss, damage, cost or expense while any car is being used on any part of an airport:
 - a. to which aircraft have access including areas used for take off, landing, moving or parking of aircraft.
 - b. used for ground equipment parking areas and service roads.
 - c. used for customs examination.
9. if the driver of **your car** at the time of the accident:
 - is found to be over the permitted limit for alcohol;
 - is unfit to drive through drink or drugs, whether prescribed or otherwise; or
 - fails to provide a swab sample or sample of breath, blood or urine when required to do so, without lawful reason; and/or
 - is found to be using a hand-held device/equipment.

no cover under the **policy** will be provided and instead, liability will be restricted to meeting the obligations as required by **Road Traffic Law**. In those circumstances, we will recover from **you** or the driver, all sums paid (including all legal costs), whether in settlement or under a judgment, of any claim arising from the accident.

10. any liability, loss, damage, cost or expense caused by pressure waves from an aircraft or other flying objects travelling at or beyond the speed of sound.
11. any liability, loss, damage, cost or expense caused by earthquakes and the results of earthquakes.
12. any liability, loss, damage, cost or expense arising which directly or indirectly relates to terrorism, except as is strictly required under **Road Traffic Law**; terrorism being defined as any act or the use or threat of force (whether or not in the **territorial limits**) including but not limited to:
 - a. threat of and/or actual endangerment of the life of a person(s).
 - b. threat of and/or actual serious violence against person(s).
 - c. involving the threat of and/or actual damage to any form of property.
 - d. creating a serious risk to the health and safety of the public.
 - e. involving the use of firearms, explosives, biological, chemical, nuclear or other means.

which is committed by any person(s) for political, religious or ideological purposes to influence any government or to coerce or to put any member of the public in fear.

13. any liability, loss, damage, cost or expense 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**.
14. for any costs involved in contacting us regarding **your** claim (including telephone calls).
15. for any liability, loss, damage, cost or expenses which takes place while any car insured under this **policy** is used on the Nurburgring Nordschleife, or for racing formally or informally against another motorist, pace-

making, competitions, rallies, track days, trials or tests, speed trials or speed tests, either on a road, track, or at an off-road 4x4 event.

16. loss or damage arising from confiscation, requisition or destruction of **your car** by or under order of any government, public or local authority.
17. for any liability arising out of the use of the **insured vehicle** for hire or reward, or for any purpose in connection with the motor trade, haulage or courier services, food and merchandise delivery, taxiing and chauffeuring, minibus or professional driving instruction.
18. for any liability arising out of renting out, peer to peer hire schemes (including when the hirer is using **your car**).

General conditions applying to all sections of your policy

You must:

Comply with the following conditions to have the full protection of **your policy**. **You** should also ensure any other **named driver** complies with them. If **you** or any other **named driver** do not comply with them **we** may cancel the **policy** as detailed below, refuse to deal with any relevant claims, or reduce the amount of any relevant claim payments.

1. Your policy information

You must have answered accurately and truthfully all questions relating to **your** details; those of **your car** and of all **named drivers** on **your policy**. **You** must also have truthfully agreed to all statements that **we** listed in the terms and conditions relating to **your policy**. **We** may audit **your policy** details throughout **your** term of cover in order to validate the details **you** have provided. Part of this audit may require **you** to provide us with documents which **we** deem appropriate to validate details in relation to **your policy**. Examples of such documents include **your car's** log book (V5C), a utility bill or driving licence details.

If **you** fail to provide us with accurate information or do not comply with our requests **we** may:

- a) declare **your policy** void from inception (which means treating it as invalid) and **we** may not make any return of premium.
- b) cancel **your policy** by giving **you** 7 days' notice in writing to either the email or the postal address last known to us and return any premium less our cancellation charge of £75 or recover any unpaid premium.
- c) remove one or more **named drivers** from **your policy** and adjust **your** premium accordingly.
- d) recover any shortfall in premium.
- e) not pay any claim that has been or will be made under **your policy**.
- f) recover from **you** the total amount of any claim already paid under **your policy** or any claim **we** have to pay under **Road Traffic Laws**.

If **you** or anyone acting for you deliberately or recklessly misrepresents information or fails to reveal facts **we** have asked when taking out the **policy**, making changes to it, or at renewal and this affects the terms and conditions or the decision to offer cover, **your policy** and any other policies **you** have with **us** will be cancelled or voided immediately without further notice. **We** may recover any costs we have incurred including claims costs, and will not return any premium **you** have already paid.

2. Changes to your policy

You must tell us of any changes (by calling us on 0344 854 0689) either before the change or as soon as **you** possibly can.

When **you** tell us about a change **we** will assess how it affects **your policy** and **you** may need to pay an additional premium. In some cases **we** may not be able to continue with **your policy**, where this happens **you** will be advised accordingly.

If **your car** is declared a total loss **we** will advise **you** and give **you** 21 days from the date **we** pay **your** claim to replace **your car**. If **you** do not advise that **your car** has been replaced within this time **we** will assume that **your policy** is not needed and cancel it. As a claim has occurred no refund of premium will be provided.

If **your car** is reported stolen **we** will advise **you** from the date of notification of the loss that the **policy** is cancelled with immediate effect. This does not affect **your** claim for the loss of **your car** which we will continue to deal with. In the event that **your car** is recovered, **you** must not use it before notifying **us**.

3. Protecting and maintaining your car

You or any person covered by the **policy** must:

- protect **your** car from loss or damage;
- make sure **your** car is roadworthy;
- allow **us** to inspect your car at any reasonable time **we** ask;
- remove the keys or secure any device that allows access to **your** car, if it is left unoccupied.

If an incident happens, and **you** or any person covered by this **policy** fails to protect **your car** from loss or damage through:

- the inappropriate conduct of the driver; or
- the condition of the vehicle, caused or contributed to the accident; or
- **your** car being left unlocked or unsecured

No cover under the **policy** will be provided and instead our responsibility will be restricted to meeting the obligations as required by **Road Traffic Law**.

4. Claims

If **you** or **your car** are involved in any type of incident, accident, claim or loss regardless of fault **you** must:

- a) tell **us** as soon as is reasonably possible following any loss, damage or accident which might give rise to a claim under the policy. If **your car** has been stolen **you** must advise the police and cooperate fully with their investigations;
- b) give **us** full control of the claim including the uplift storage and repair of **your car**. **We** may take over, defend or settle the claim, or take up any claim in **your** name; **you** must not negotiate regarding any claim, settle any claim without our written permission or admit liability for any claim unless **we** ask **you** to do so;
- c) co-operate with **us** fully including;
 - i. giving **us** consent to proceed with the repair to **your car** as soon as possible after **we** have obtained an estimate from our approved repairer;
 - ii. notifying **us** as soon as possible, if the police uplift the vehicle, **we** will not be subject to storage charges incurred as a result of **you** failing to notify **us**;
 - iii. including but not exhaustive , the V5C registration certificate for **your car**, personal identity requests or driving licence for any **named driver** of **your car**;
 - iv. upon **our** request, send to **us**, unanswered, as soon as possible any documents **you** receive such as notice of prosecution, coroner's inquest, fatal accident inquiry, court summons, claim or letter. If the accident has been recorded by **your** dashboard camera **you** should let us have copies of the accident recording as soon as possible.

Do not accept liability at the incident scene.

If any claim is in any way fraudulent (see Condition 6. Fraudulent claims), including inflating or exaggerating the claim, or if **you** submit forged or falsified documents, or do not provide complete or accurate information, or if you do not cooperate with us, then no payment for the claim will be made, all cover under this policy will

end and **we** will not return any premium that **you** have already paid. It is our practice to fully co-operate with the authorities in the detection and prosecution of those involved in fraud.

5. Other policies

We will not pay any claim if any loss, damage or liability covered under this **policy** is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this **policy** not been effected.

6. Fraudulent claims

Throughout **your** dealings with us **we** expect **you** to act honestly. If **you** or anyone acting for **you**:

- a) knowingly provides information to us as part of **your** application for **your policy** that is not true and complete to the best of **your** knowledge and belief; or
- b) knowingly makes a fraudulent or exaggerated claim under **your policy**; or knowingly makes a false statement in support of a claim; or
- c) submits a knowingly false or forged document in support of a claim; or
- d) makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion

then

- a) **we** may prosecute fraudulent claimants.
- b) **we** report and cooperate with the police and support any prosecution of those involved in fraud
- c) **we** may cancel the **policy** from the date of the fraudulent act.
- d) **we** will not pay any fraudulent claims.
- e) **we** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your policy** since the start date.
- f) **we** will not return any premium paid by **you** for the **policy**.

7. Car sharing

This **policy** covers **you** while carrying passengers as part of a car sharing scheme for social reasons or similar as long as:

- a) **you** do not carry passengers for hire and reward.
- b) **you** do not make a profit from passengers' payments or from allowing someone to drive.
- c) **your car** is not made or adapted to carry more than eight passengers (excluding the driver) and **you** do not exceed the maximum seating capacity of **your car**.

If **you** are in any doubt as to whether any car sharing arrangements **you** have are covered under this **policy** please contact us via My Got2Insure Account

8. Proof of NCD

You are required to provide proof of **your** no claims discount (NCD) within 14 days of this **policy** coming into force. Proof of NCD must:

- a) show **your** name as the policyholder;
- b) show the number of years No Claims Discount **you** are entitled to;
- c) show the expiry date of **your** previous **policy** which must not be more than 24 months before the start date of this **policy**;
- d) be issued by **your** previous insurer;
- e) be earned on a private car **policy** ;
- f) not be currently used to insure another vehicle.
- g) display your vehicle registration number

Motor trade proof of No claims discount or bonus is not acceptable.

If **you** do not provide proof of NCD when requested, **we** will reassess **your policy** and may charge an additional premium or, if **we** are unable to continue cover, **we** will cancel this **policy** by giving **you** 7 days notice in writing to your email. **We** are unable to proceed with any claim made under the policy until a **valid** proof of NCD is supplied and any additional premium is paid if required.

9. Compulsory motor legislation and right of recovery

If **we** are required to pay a claim under **Road Traffic Law** or the law of any country in which this **policy** operates (including settling such a claim on a reasonable basis in anticipation of such a liability), which **we** would not otherwise be liable to pay had the law not existed, **we** shall be entitled to recover such payments (including legal costs of reasonably defending the claim) **we** make from **you** if you or any other insured person:

- caused the loss directly or indirectly
- caused or permitted the vehicle to be driven by an uninsured driver
- through act or omission, caused this insurance to be invalid

10. Payment of premium

You must pay the premium or any instalment on demand. If **you** have chosen to pay for **your policy** by lump sum, **your** payment will be debited from **your** payment card immediately and will appear on **your** statement within 3-5 working days. This includes any additional premium or related administration fees that may arise from changes made to **your policy**. If **you** have chosen to pay for **your policy** by instalments, **you** will be provided with a Fixed Sum Loan Agreement in accordance with the Consumer Credit Act 1974. This contains important information relating to **your** credit agreement. **Your** deposit will be debited from **your** payment card immediately and will appear on **your** statement within 3-5 working days. Should **you** make any change to **your policy** that affects **your** premium, **you** will receive an amended Fixed Sum Loan Agreement to outline **your** new credit agreement and any related administration fees that may arise from these changes will be debited from **your** payment card immediately and will show on **your** statement within 3-5 working days.

If you default on instalment payments relating to the Fixed Sum Loan Agreement on 3 occasions, the Consumer Credit Agreement will be terminated and the balance of the premium becomes payable immediately.

Should **you** fail to make **your** payment(s) in full and by the due date we will contact **you**. If payment has not been received within 7 days of us contacting **you**, **we** will seek to recover your payment(s) and may:

- a) charge **you** an administration fee of £30 if a payment is unsuccessful due to a cancelled instruction or insufficient funds.
- b) terminate **your** Consumer Credit Agreement.
- c) Cancel **your policy** 7 days after our initial contact with **you** if **we** have been unable to collect payment during this time. **We** will notify **you** in writing via your e-mail address.
- d) in the event of a claim, refuse to pay any claims pending on **your policy** or take any unpaid premiums from any claim payment **we** make to **you** or recover any unpaid premium directly from **you**.
- e) refer details of **your policy** to our debt collection agencies that will seek to recover **your** payment(s) on our behalf and may record the outstanding debt. Should this action be taken, **we** reserve the right to add an administration fee of £30 to the value of **your** debt to cover costs incurred.
- f) Cancel your policy if you fall into arrears more than once in the life cycle of your policy

Please note cancellation fees apply where applicable (see General Conditions 11 and 12)

11. Cancelling your policy

Statutory cancellation rights

You can cancel this **policy** in the first 14 days from the date of purchase or renewal of the contract or the date on which **you** are in receipt of the **policy** documents, whichever is later.

a. If cover has not yet started **we** will cancel this **policy** to its start date. **We** will refund the full premium to **you** less an administration fee of £30, provided no accidents or claims have occurred. This will have the same effect as if **you** never had any cover or protection from this **policy**.

b. if cover has started **you** will receive a refund as set out in (a) above, less a proportionate deduction for the time we have provided cover (plus Insurance Premium Tax, where applicable), plus an additional charge of £30 to cover our administration costs, provided no accident or claims have occurred.

Cancellation in other circumstances

You can cancel this **policy** maintaining the time on cover since the start date. As long as **you** have not received payment for or are not in the process of making a claim or have not had an accident which may lead to a claim during the **period of insurance**, **we** will keep an amount of premium in proportion to the time **you** have been on cover and refund the rest to **you** less an administration fee of £75 if **you** are cancelling after the first 14 days of **your policy** cover.

If **you** are paying by instalments **your** instalments will end, but if **you** have received payment for or are in the process of making a claim, **you** will either have to continue with the instalments until the **policy** renewal date or **we** may, at our discretion, take the outstanding instalments **you** still owe from any claim payment **we** make.

If **you** pay annually and **you** have received payment for or are in the process of making a claim or have had an accident which may lead to a claim **you** will not receive any refund of premium.

Please remember that **you** are required by law to have continuous insurance on **your car**.

If **you** sell **your car** **you** must notify **us** immediately to add a new vehicle to the **policy**. If there is a transfer of interest in **your car** covered under this **policy** and **you** have not notified **us** of a change of vehicle, all insurance cover under this **policy** will cease to operate immediately upon the transfer of interest.

How to cancel

To cancel **your policy**, please call us on 0344 854 0689.

We can only deal with **you** in respect of cancellation – **we** are unable to cancel the **policy** on the authority of anyone else even if **you** have given authority for them to act for **you**.

If **you** have not paid us sufficient money for us to retain premium, or if **you** have not paid the full annual premium but have had an accident or claim or committed fraud or made a false declaration, then **we** shall recover the money that **you** owe and apply our £75 cancellation fee.

We may cancel your policy:

- a) in the event of misrepresentation by **you** (see General Condition 1).
- b) if **we** are unable to continue cover due to changes to **your policy** (see General Condition 2).
- c) in the event of fraudulent claims (see General condition 6).
- d) if **you** are unable to provide the appropriate proof of NCD (see General condition 8).
- e) if **you** do not pay **your** premium (see General condition 10).
- f) if **you** use threatening or abusive behaviour or language towards our staff or suppliers.
- g) if **you** do not cooperate with requests for further information
- h) if you do not cooperate with any matter regarding a claim reported on this policy

- i) if **you** have taken out a motor policy with us, after **your** vehicle has been impounded by the Police / Local authorities.

Cancelling **your policy** means **you** will not be covered from the date and time of cancellation.

We will not charge any amounts which are less than £5 which arise as a result of a change to the risk and **we** will not refund any amounts less than £5.

12. Cancelling optional covers (Sections I, J, K or L)

You have the right to cancel optional Sections I, J, K or L of **your policy** back to the original start date. If **you** decide to cancel any optional section of **your policy** in this way, it must be done within the 14 day cooling off period. The 14 day cooling off period commences when the **policy** is purchased or received by **you**. Cancelling **your policy** in this way will mean that **you** will not have been covered by us. If **your policy** is cancelled back to the start date, **we** will return the premium paid, provided that no claims or accidents have occurred.

If **you** cancel sections I, J, K or L after 14 days of the start date **we** will not refund the premium for this cover.

13. Automatic renewal

By purchasing this **policy you** have provided consent to set up a continuous payment authority. This means **we** are authorised to automatically renew **your policy** and apply for renewal payments from **your** account every year, even if **your** card has expired, until **you** instruct us to stop.

We will contact **you** by e-mail at least 21 days before the end of **your period of insurance**. If **you** still meet our eligibility criteria, **we** will seek to automatically renew **your policy** by using the latest details **you** provided to us. **You** will also be provided with a renewal invitation which **you** should check via My Got2Insure Account to ensure all **your** details are still correct and relevant. If any changes are required or **you** do not wish to renew **your policy you** should let us know by calling our Help Team on 0344 854 0689 before **your** renewal date.

If **you** no longer meet our eligibility criteria, **we** will not be able to renew **your policy**. In all cases **we** will contact **you** prior to **your** renewal date to advise **you** what to do next.

How to opt-out

E-mail us after **you** have purchased the **policy** at help@got2insure.com

14. Fees

We are an online company and all **your** documentation will be available via My Got2Insure Account.

We reserve the right to charge an administration fee of £30 for any change or correction to **your policy** that **we** make on **your** behalf.

If **you** cancel within the 14 day cooling off period the cancellation fee will be £30.

If **you** cancel outside the 14 day cooling off period the cancellation fee will be £75.

If **we** cancel **your policy** the cancellation fee will be £75.

We will not charge any amounts which are less than £5 which arise as a result of a change to the risk and **we** will not refund any amounts less than £5.

15. Sanctions condition

This contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of **your policy** that **we** will not provide cover, or pay any claim or provide any benefit under **your policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, or our parent, subsidiary, or to any trade or economic sanctions, or violate any laws or regulations of the **United Kingdom**, the European Union, the United States of America or any other territory.

Making a complaint

Got2Insure aims to provide the highest standard of service to every customer. If our service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right. All complaints **we** receive are taken seriously. The following will help us understand **your** concerns and give **you** a fair response.

If **your** complaint relates to a claim on **your policy**, please contact the department dealing with **your** claim. If **your** complaint relates to **your policy**, please contact the Got2Insure Help Team on: 0344 854 0689 or e-mail: complaints@got2insure.com.

When **you** make contact please provide the following information:

- **your** name, address and postcode, telephone number and e-mail address.
- **your policy** and/or claim number, and the type of **policy you** hold.
- the reason for **your** complaint.

Beyond Got2Insure

Should **you** remain dissatisfied following our final written response, **you** may be eligible to refer **your** case to the Financial Ombudsman Service. This is an independent body that arbitrates complaints in the Financial Services industry. **You** have six months from the date of our final response to refer **your** complaint to the Financial Ombudsman Service. This does not affect **your** right to take legal action. If **we** cannot resolve **your** complaint **you** may refer it to the Financial Ombudsman Service at the address given below:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers) or 0800 023 4567 (calls to this number are now free on mobile phones and landlines)

Fax: 020 7964 1001

E-mail: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Our promise to you

We will

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Use the information from complaints to continuously improve our service.

Data protection notice

Got2Insure takes **your** privacy very seriously. For details of how **we** use the personal information **we** collect from **you** and **your** rights. Please visit www.got2insure.com/privacy-policy

Contact us

You can contact us by phone

Got2Insure Help Team

For any questions or changes regarding your Policy (not accident or claim related) Monday to Friday 8am to 6pm

Saturday 10am to 4pm

Sunday 10am to 2pm

Phone 0344 854 0689

Got2Insure Claims & Glass Team

For emergency support or to report a new claim, service is available 24 hours a day every day.

Phone 0344 371 2385 (whilst in the UK), +44 (0) 344 371 2385 (claims outside the UK)

Got2Insure Breakdown Team

24 hours, 7 days a week

Phone 01737 334 280 (whilst in the UK), +44 (0)1737 334 280 (outside the UK)

Text messaging is available if you are deaf, hard of hearing or have speech difficulties. Please text the word “**breakdown**” to 07624 808 266

Got2Insure Legal Help Team

Monday to Friday 8am to 6pm

Saturday 10am to 4pm

Sunday 10am to 2pm Phone 0344 371 2385

Got2Insure Personal Accident upgrade (Optional Cover) Help Team

Monday to Friday 8am to 6pm

Saturday 10am to 4pm

Sunday 10am to 2pm Phone 0344 371 2385