

PRIVATE MOTOR VEHICLE POLICY SUMMARY

This is a summary of the policy and does not contain the full terms and conditions of the cover. Full details can be found in the policy booklet, a copy of which is available on request.

Insurance Company - Zenith Insurance Plc and/or its co-insurers whose names and addresses are available on request. Authorised Insurers, registered in Gibraltar (Reg No. 84085).

The Company is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Services Authority in respect of underwriting business in the UK (FSA Register Number 211787).

Cover – Comprehensive Cover (COMP). This covers damage to your car by accident, fire, theft and vandalism.

Term of the Policy – All policies are for a 12 month period. Refer to your Certificate of Motor Insurance for the dates the cover is effective.

Significant features and benefits – For full details, please refer to the policy booklet.

Cover	Benefits
Legal liability for death or injury to any other person, including the passengers	✓
Legal liability for damage to other people's property up to £20,000,000	✓
Own Damage, Fire and Theft claims	✓
New car replacement	✓
Permanently fitted audio/visual equipment, telecommunications and navigational equipment up to £300	✓
Foreign Use – (in most EC countries for up to 30 days)	✓
Loss of Keys up to £300	✓
Personal Effects including handbag cover up to £100	✓
Personal Accident Cover up to £5000	✓
Courtesy Vehicle while your vehicle is being repaired by our approved repairer	✓
Windscreen Cover	✓

Significant and unusual exclusions or limitations

This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions please refer to the policy booklet. The relevant sections of the policy are listed below.

Benefit	Unusual Exclusions & Limitations
Accidental or malicious damage cover (Section 1, Part A)	<ul style="list-style-type: none"> The policy does not cover damage to tyres caused by braking, punctures, cuts or bursts. There is no cover for damage caused deliberately by you or the person driving.
Theft of in-car entertainment, communication and navigation equipment (Section 1)	<ul style="list-style-type: none"> A limit of £300 applies to any one occurrence (after the deduction of any excess). The limit is increased to £750 if the equipment forms part of the car's original specification. Cover is for permanently fitted items only (radar detection equipment, PDAs and portable satellite navigation equipment is not covered).
Damage to your car by theft or attempted theft (Section 1, Part B)	<p>The policy will not pay for:</p> <ul style="list-style-type: none"> claims resulting from 'taking away' incidents where the car is taken by your employee or a member of your family or household or in a close personal relationship with you or your family or household. claims where the ignition keys have been left in or on the car, where the car has not been properly locked/secured or where the car has a standard-fit alarm/immobiliser which is not working. claims involving fraud or deception. Some examples are where you are selling your car, hand over the keys and later discover that the purchaser's cheque will not be honoured by the bank or where you do not have a proper title to the car because it has been 'ringed' (i.e. it has had its identity changed by criminals prior to you taking possession of it). confiscation, requisition or destruction by a government, public or local authority.
Third party liability cover including whilst towing (Section 2).	<p>A limit of £20,000,000 (inclusive of costs and expenses) applies to third party property damage claims.</p> <p>There is no cover for damage to any trailer or caravan being towed.</p>
Driving other cars cover (Section 2, Part C)	<p>Only applies if shown on your Certificate of Motor Insurance (under "persons or classes of person entitled to drive"). If it applies, this gives third party only cover, for you only, to drive other cars (not belonging to you). Cover only applies in the UK, the Republic of Ireland, the Isle of Man and the Channel Islands and you must have the owner's permission to drive their car. Other limitations apply to this benefit.</p> <p>Driving other cars cover may not be used to obtain the release of vehicles impounded by the police/authorities.</p>
Glass/windscreen cover (Section 3, Part A)	<p>Unlimited cover is provided via our 24 hour Claims Helpline on 0845 600 5330. An £80 excess applies to all claims for glass/windscreen damage unless the damage is repaired rather than replaced. Repairs will be subject to a £25 excess. If glass replacement is carried out by any one other than our approved replacement service, payment under the policy is limited to £75 (after the deduction of any excess) in any one insurance year.</p> <p>There is no cover under this section for sunroofs, glass sunroofs, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies.</p>

Summary of private car insurance cover (continued)

Cover for replacement locks (Section 1)	If the keys or lock transmitter for your car are stolen we will pay up to £300 towards the cost of replacing locks (after the deduction of £150 excess). This cover is only provided on the basis that it can be established that the keys or transmitter are in the possession of someone who knows the identity of the car or its garaging address .
New for old car replacement (Section 1)	Your car will be replaced with a new one of the same make, model & specification if: <ul style="list-style-type: none"> • Your car is less than 12 months old. • You are the owner and first registered keeper. • Your car is beyond economical repair. • The car has covered less than 10,000 miles. • A replacement is available in the UK. If a replacement car of the same make, model and specification is unavailable we will settle the claim on the market value of the insured car.
Personal belonging cover (Section 3, Part C)	A limit of £100 applies . Cover does not apply to radar detection equipment, money, stamps, tickets, securities, jewellery or furs.
Personal Accident cover (Section 3, Part B)	Cover applies to yourself, your legally married spouse (if you're married) or your civil partner . A limit of £5,000 per person applies in the event of death or £2000 per person in the event of loss of limb(s) or loss of eye (s) as a direct result of an accident while traveling in the insured car. Other limitations apply to this benefit.
European cover (Section 4 A & B)	The policy provides the legal minimum level of cover in all EU countries . Additionally, full policy cover is included free of charge in the EU for up to 30 days in any one insurance year as long as you and any permitted driver is normally resident within the UK and the use abroad is for social, domestic & pleasure purposes only .
Courtesy car (Section 3, Part E)	If the claim is covered by the policy and the insured car is repairable a courtesy car will be provided by the Company's approved repairer for the duration of the repairs. The courtesy car can only be provided subject to availability . The intention of the courtesy car is to keep you mobile and it will not always be like for like in terms of size, type, value or status.

Significant & Unusual General Exclusions/Limitations

Excesses (Section 1, 3A)	You will have to pay the amounts of excess shown in your schedule. The amount will vary depending on the type of damage and under Section 1 may be increased if your car is being driven by a young/inexperienced driver . The amount of young/inexperienced driver excess is determined by the status of the driver at the inception date/ last renewal date of the insurance .
Use of Approved Repairer (Section 1)	If repairs to the insured car are not carried out by our approved repairer we will only pay the amount our approved repairer would have charged . If the repairs are carried out by an alternative repairer an additional £250 excess will apply.
Looking after your car (Section 1, General Conditions 2 & 8)	The Policy will not pay if you have not maintained the car in a roadworthy condition - this includes having a current MOT Certificate if required. We will not pay for the damage resulting from an inappropriate type or grade of fuel being used.
Driving licences (General Exception 1)	You and all drivers must comply with the conditions of your driving licence(s) otherwise cover will not be provided by the policy.

Drink/Drugs Exclusion (Section 1)	The policy will not pay if you are involved in an accident and are subsequently convicted of driving under the influence of alcohol or drugs at the time of such accident.
--	--

Cancellation

You have a right to cancel this policy at any time. You must return the current Certificate of Motor Insurance before cancellation can be effected

You will, for a period of 14 days from the date you receive your policy documentation, have a right to cancel this policy and receive a full refund (unless you have made a total loss claim). This refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charge. Our minimum administration charge will be £25.

However where cover has not commenced prior to the end of this 14 day period, you will be entitled to a full refund of the premium you have paid. To exercise this right to cancel please contact your broker/insurance intermediary.

Beyond this 14 day period, any premium refund will be calculated on a pro-rata basis less a £25 administration charge provided no claim has been made or has arisen under this policy prior to such cancellation during the current period of insurance.

In the event of a total loss claim under this policy, all remaining premiums for the period of this policy will immediately become due. We reserve the right to deduct this amount from the claims settlement.

For full details of the cancellation process, please refer to General Condition 12 in the policy booklet

Making a Claim

All claims must be reported to our **24 hour Claims Helpline on 0845 600 5330 within 24 hours of the incident**. Correspondence should be sent to our UK service providers, Zenith Insurance Management UK Limited at Chester House, Harlands Road, Haywards Heath, West Sussex RH16 1LR

What to do if you have a complaint

In the first instance these should be referred to MCL Insurance Services Ltd.

If you are not satisfied with his or her answer, please make contact with our UK service providers at Complaints Handling, Zenith Insurance Management UK Limited at Chester House, Harland Road, Haywards Heath, West Sussex, RH16 1LR, Tel: 0844 874 0630 or e-mail: complaints@zenithinsurance.co.uk. You will need to quote your policy number shown in the Schedule.

In the event that our service providers have not resolved the matter within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

Several Liabilities Notice

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligation.

Financial Service Compensation Scheme (FSCS)

All Zenith Insurance plc policies issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone 0207 892 7300)

MCL Insurance Services Ltd
Version 1.5
January 2012