

SUMMARY OF PRIVATE CAR INSURANCE COVER

INSURER	<p>Zenith Insurance Plc authorised Insurer, registered in Gibraltar (Reg. No. 84085) and/or its co-insurer St Julians Insurance Company Limited authorised insurer, registered in Malta (Reg. No C50869).</p> <p>Zenith Insurance Plc is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787).</p>
LEVEL OF COVER	<p>There are 3 different levels of cover. If you have selected Comprehensive (COMP) this covers damage to your insured vehicle by accident, fire, theft & vandalism. If you have selected Third Party Fire & Theft (TPFT) this covers loss of or damage to your insured vehicle by fire (excluding arson & vandalism) & theft. All policies including those issued for Third Party Only (TPO) provide cover for any injury & damage you cause to other people and/or their property.</p>
TERM OF THE POLICY	<p>All Zenith private car policies are issued for a 12 month period. Refer to your Certificate of Motor Insurance for the dates cover is effective.</p>
CANCELLATION	<p>You or your insurance intermediary can cancel this policy either from the date we are notified, in writing, or a later date as requested by you.</p> <p>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 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 administration charge of £25 plus Insurance Premium Tax (IPT) if applicable.</p> <p>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 your right to cancel please contact your broker/insurance intermediary.</p> <p>Beyond the 14 day period, you will still be entitled to cancel this policy and provided there have been no claims in the current period of insurance we will refund the premium relating to the remaining period of insurance calculated on a proportionate basis dependent on the number of days left to run under the policy less an administration fee of no more than £50 plus Insurance Premium Tax, if applicable, to take into account our costs in providing your policy.</p> <p>We can cancel this policy at any time if there are serious grounds to do so, including but not limited to the following examples:</p> <ul style="list-style-type: none"> • where your insurance intermediary has been unable to collect a premium payment (payment terms including the procedures in the event of non-payment of the premium will have been agreed between you and your insurance intermediary when you took out this policy); or • you have failed to take reasonable care in providing information in relation to this insurance as required by General Condition 1 of this policy; or • you have failed to supply requested validation documentation (evidence of No Claim Discount, copy driving licence, etc.); or • you have failed to co-operate or provide information and assistance in relation to any claim under this policy or with regards to the administration or operation of this policy; or • where you fail to maintain the insured vehicle in a roadworthy condition or you fail to look after it in accordance with General Conditions 2 and 3 of this policy; or • where we have grounds to suspect fraud or misrepresentation; or • where you use threatening or abusive behaviour towards a member of our staff or a member of staff of your insurance intermediary or our supplier. <p>We will do this by giving you 7 days' notice in writing to your last address notified to us. Your last notified address may include an email address nominated by you to accept correspondence.</p> <p>If we cancel your policy an administration charge of no more than £50 plus Insurance Premium Tax, if applicable, will apply.</p> <p>Our administration charge may be in addition to any cancellation charge levied by your broker/insurance intermediary. For full details of the cancellation process, please refer to General Condition 6 in the policy booklet.</p>
IN THE EVENT OF A CLAIM	<p>All claims must be reported to the 24 hour Claims Helpline on 03330 436 519 within 24 hours of the incident. Correspondence should be sent to our UK service providers, Zenith Insurance Management UK Limited at Zenith Claims Department, PO Box 728, Chesterfield S40 9LJ.</p>

SUMMARY OF COVER

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 and exclusions please refer to the policy booklet (a copy of which is available on request).

The relevant sections of the policy booklet are listed below.

BENEFIT	COVER	UNUSUAL EXCLUSIONS AND LIMITATIONS (see also overleaf)
<p>Accidental or Malicious Damage Cover (Section A)</p>	<p>COMP only</p>	<p>The policy does not cover damage to tyres caused by braking, punctures, cuts or bursts. Damage caused by an inappropriate type or grade of fuel being used. Confiscation, requisition or destruction by or under the order of any Government or Public or Local Authority.</p> <p>There is no cover for damage caused deliberately by you or by any person who is in charge of the insured vehicle with your permission. The policy does not cover any amount you are contractually obliged to pay under any lease or finance agreement, you have entered into, over and above the cost of replacing the insured vehicle.</p> <p>See 'Exceptions to Sections A & B' in the Policy Document.</p>

SUMMARY OF PRIVATE CAR INSURANCE COVER (continued)

BENEFIT	COVER	UNUSUAL EXCLUSIONS AND LIMITATIONS (see also overleaf)
Theft of In-Car Entertainment Communication, Navigation Equipment (Sections A & B)	COMP/TPFT	<p>A limit of £300 applies to any one occurrence (after the deduction of any excess).</p> <p>For COMP cover the limit is increased to £750 if the equipment forms part of the insured vehicle's original specification.</p> <p>Cover is for permanently fitted items only (radar detection equipment, PDAs and portable satellite navigation equipment is not covered).</p> <p>See 'In-car entertainment, communication and navigation equipment Sections A & B' in the Policy Document.</p>
Damage to your Insured Vehicle by Theft or Attempted Theft (Section B)	COMP/TPFT	<p>If your claim is due to theft, attempted theft, malicious damage or vandalism, you must notify the police within 24 hours of discovery of the loss or as near as practical and obtain a crime report number.</p> <p>If the insured vehicle is stolen and is no longer under your control we will remove it from the Motor Insurance Database (MID) until such time as it is recovered.</p> <p>Important: If you are advised that your stolen vehicle has been recovered following its theft and it is roadworthy, it is important that you notify your insurance intermediary immediately and before you drive the vehicle, so that we can reinstate it onto the Motor Insurance Database otherwise you run the risk of being stopped by the police as they may suspect the vehicle is not insured.</p> <p>See 'General Conditions 4' in the Policy Document.</p> <p>The policy will not pay for:</p> <ul style="list-style-type: none"> claims resulting from 'taking away' incidents where the insured vehicle is taken by your employee or a member of your family or household or a person who is in a close personal relationship with you or a member of your family or household. claims where the ignition keys have been left in or on the insured vehicle, where the insured vehicle has not been properly locked/secured or where the insured vehicle has a standard-fit alarm/immobiliser which is not operational or is not in use. claims involving fraud or deception. Some examples are where you are selling your insured vehicle, hand over the keys and later discover that the purchaser's cheque will not be honoured by the bank. Confiscation, requisition or destruction by or under the order of any Government or Public or Local Authority. any amount you are contractually obliged to pay under any lease or finance agreement, you have entered into, over and above the cost of replacing the insured vehicle. <p>See 'Exceptions to Sections A & B' in the Policy Document.</p>
Damage to Your Insured Vehicle Resulting From Fire (Section B)	COMP/TPFT	<p>There is no cover for fire damage resulting from malicious acts or vandalism if the cover under the policy is TPFT. The policy does not cover any amount you are contractually obliged to pay under any lease or finance agreement, you have entered into, over and above the cost of replacing the insured vehicle.</p> <p>See 'What is covered Sections A & B' in the Policy Document.</p>
Third Party Liability Cover Including Whilst Towing (Section C)	COMP/TPFT/TPO	<p>A limit of £20,000,000 applies to third party property damage claims (in addition costs will be paid up to £5,000,000).</p> <p>There is no cover for loss or damage to any trailer or caravan being towed by the insured vehicle or for any property carried in or on that trailer or caravan or for not being able to use any such trailer or caravan.</p> <p>See 'Exceptions to Section C' in the Policy Document.</p>
Driving Other Cars Cover (Section C)	COMP/TPFT/TPO	<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 (which means that if the car is damaged or stolen we will not pay the cost to repair or replace it), for you only, to drive other cars (not belonging to you or hired to you under a hire purchase, lease or rental agreement).</p> <p>Additionally cover will not apply if:</p> <ul style="list-style-type: none"> you do not have the car owners permission to drive the car; or this policy is issued in the name of a company or firm; or the insured vehicle is sold, disposed of, declared a total loss or is stolen and not recovered; or the car you are driving is owned by or provided by an employer or business partner; or you drive the car outside of the geographical limits of this policy; or the car does not have valid cover in force under another insurance policy; or the car is not registered within the geographical limits of the policy; or the car you want to drive has been seized or confiscated by or on behalf of, any government or public authority; or the car is over 3,500 kg Maximum Authorised Mass (MAM); or the car is being used in respect of your business or profession; or the car is fitted with more than 7 seats in total <p>See 'Exceptions to Section C' in the Policy Document.</p>

SUMMARY OF PRIVATE CAR INSURANCE COVER (continued)

BENEFIT	COVER	UNUSUAL EXCLUSIONS AND LIMITATIONS (see also overleaf)
Glass / Windscreen Cover (Section H)	COMP only	<p>Unlimited cover is provided via the 24 hour Claims Helpline on 03330 436 519.</p> <p>A £100 excess applies to all claims for glass/windscreen damage unless the damage is repaired rather than replaced. Repairs will not be subject to payment of an excess.</p> <p>If glass replacement is carried out by anyone 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> <p>See 'What is not covered Section H - Glass Damage' in the Policy Document.</p>
Cover for Replacement Locks (Section I)	COMP only	<p>If the keys or lock transmitter for your insured vehicle are stolen we will pay up to £300 towards the cost of replacing locks (after the deduction of a £150 excess).</p> <p>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 insured vehicle or its garaging address.</p> <p>See 'Section I - Replacement Locks' in the Policy Document.</p>
New Car Cover (Sections A & B)	COMP/TPFT	<p>Your insured vehicle will be replaced with a new one of the same make, model & specification if your insured vehicle is</p> <ul style="list-style-type: none"> less than 12 months old. you are the owner & first registered keeper. your car is stolen and not recovered or is beyond economical repair as a result of a loss covered under Sections A or B of the policy. the insured vehicle has covered less than 10,000 miles. a replacement is available within the geographical limits of the policy. <p>If a replacement vehicle of the same make, model and specification is unavailable we will settle the claim on the basis of the market value of the insured vehicle.</p> <p>See 'New car cover Sections A & B' in the Policy Document.</p>
Personal Belongings Cover (Section F)	COMP only	<p>A limit of £100 applies.</p> <p>Cover does not apply to:</p> <ul style="list-style-type: none"> radar detection equipment, money, stamps, lottery tickets, tickets, securities, jewellery or furs; or policies issued in the name of a company or firm; or goods or samples, tools or equipment connected with any trade or business. <p>See 'What is not covered Section F - Personal Belongings' in the Policy Document.</p>
Personal Accident cover (Section E)	COMP only	<p>Cover applies to yourself, your legally married spouse (if you are married) or your civil partner.</p> <p>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 travelling in the insured vehicle.</p> <p>Cover does not apply:</p> <ul style="list-style-type: none"> To policies issued in the name of a company or firm; or in respect of death of or bodily injury to the driver at the time of the accident if such person was convicted for driving under the influence of drugs or alcohol at the time of the accident; or for death or bodily injury to any person in the insured vehicle if such person had not complied with the law relating to the use of seat belts. <p>Other limitations apply to this benefit.</p> <p>See 'What is not covered Section E - Personal Accident Benefits' in the Policy Document.</p>
European Cover (Section J)	COMP/TPFT/TPO	<p>Full policy cover, as shown on your policy schedule, is included free of charge whilst driving in the EU and certain other countries as stated below. Cover is for a period of up to 30 days in any one insurance year and is only applicable as long as you and any permitted driver is normally resident within the geographical limits of the policy and the use abroad is for social, domestic & pleasure purposes only.</p> <p>You must notify your insurance intermediary prior to your journey abroad otherwise your policy will only provide the legal minimum cover in all EU countries and any other country which the Commission of the European Communities is satisfied has made arrangements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle.</p> <p>This legal minimum insurance does not include cover for loss of or damage to the insured vehicle.</p> <p>See 'Section J - Foreign Use of the Insured Vehicle' in the Policy Document.</p>

SUMMARY OF PRIVATE CAR INSURANCE COVER (continued)

BENEFIT	COVER	UNUSUAL EXCLUSIONS AND LIMITATIONS (see also overleaf)
Courtesy Car (Section D)	COMP only	If the claim is covered by the policy and the insured vehicle is repairable a courtesy car will be provided by the 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. See 'Section D - Provision of a Courtesy Car' in the Policy Document.

SIGNIFICANT AND UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS	
Excesses (Sections A, B, H & I)	You will have to pay the amounts of excess shown in your policy schedule. The amount will vary depending on the type of damage and under Sections A & B may be increased if your insured vehicle 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 (Sections A & B)	If repairs to the insured vehicle are not carried out by our approved repairer the most we will pay toward the cost of labour to repair the insured vehicle will be the labour rate quoted by our approved repairer.
Looking After Your Insured Vehicle (Section A & General Conditions 2, 3 & 4)	The policy will not pay if you have not maintained the insured vehicle in a roadworthy condition – this includes having a current MOT Certificate if one is required by law. We will not pay for further damage to your insured vehicle if, following an accident, it is driven or there is an attempt to drive it in a damaged condition.
Driving Licences (General Exception 1)	You and all drivers must comply with the conditions of their driving licence(s) otherwise cover will not be provided by the policy.
Drink/Drugs Exclusion (General Exception 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.
Total Losses and Stolen Vehicles (General Conditions 7)	If as a result of a claim the insured vehicle is determined to be a total loss or your vehicle has been stolen and not recovered this policy will be cancelled without refund of premium unless you change your vehicle to another that would normally be acceptable to us or the stolen vehicle is recovered and is not a total loss.

WHAT TO DO IF YOU HAVE A COMPLAINT
<p>In the first instance these should be referred to the insurance intermediary arranging the insurance.</p> <p>If you are not satisfied with his or her answer, please make contact with our UK service providers at Zenith Customer Relations, Zenith Insurance Management UK Limited, PO Box 730, Chesterfield, S40 9LL. Tel:-0344 705 0630 or email complaints@zenith-insurance.co.uk. You will need to quote your policy number shown in the Schedule.</p> <p>In the event that our service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. You may go directly to the Financial Ombudsman Service when you first make your complaint, but the Ombudsman will only review your complaint at this stage with our consent. However, we are still required to follow the procedure as stated in full in the policy booklet.</p> <p>If you have received a final response but are dissatisfied, you have the right of referral to the Financial Ombudsman Service within six months of the date of your final response letter. You may only refer to the Ombudsman beyond this time limit if we have provided our consent.</p> <p>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.</p>

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 obligations.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)
<p>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).</p> <p>Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone 0207 741 4100 or 0800 678 1100).</p>