



MULTICAR

INSURANCE SERVICES

POLICY DOCUMENT

Last Updated: July 2017



Last updated: April 2017

PLEASE RETAIN THIS DOCUMENT FOR FUTURE REFERENCE

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in our Policy Document. This Policy Summary does not form part of the Policy Document. You may need to review and update your cover periodically during the term of your policy to ensure that it remains adequate.

SUMMARY OF COVER – 12 MONTH CONTRACT	POLICY SECTION	COMP	TPF&T	TPO
Unlimited indemnity in respect of any claims by a third party for personal injury	1	Yes	Yes	Yes
£20,000,000 indemnity in respect of any claims by a third party for property damage. This limit is reduced to £5,000,000 if the damage is caused by a Commercial, Historic Commercial or Collectable Military vehicle	1	Yes	Yes	Yes
Legal defence costs with our written consent	10	Yes	Yes	Yes
Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism	2	Yes	No	No
Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft	3	Yes	Yes	No
Audio cover (Private Motor Cars and Specialist Vehicles only) – there is no limit on the level of cover if fitted by the manufacturer at the time the vehicle was made. The maximum amount we will pay if the equipment was permanently fitted to the vehicle but not by the manufacturer as standard specification is 10% of the vehicle's market or agreed value up to a maximum of £500 for any claim arising out of one incident	2 & 3	Yes	Yes	No
Satellite Navigation cover (Private Motor Cars and Specialist Vehicles only) – there is no limit on the level of cover if fitted by the manufacturer at the time the vehicle was made. The maximum amount we will pay if the equipment was permanently fitted to the vehicle but not by the manufacturer as standard specification is 10% of the vehicle's market or agreed value up to a maximum of £500 for any claim arising out of one incident	2 & 3	Yes	Yes	No
Windscreen/Glass – the amount we will pay is limited to £500 (including VAT) for Specialist Vehicles and unlimited for Private Motor Cars, if you use our approved repairers. It is subject to a standard compulsory windscreen excess per claim provided our approved glass supplier is used. If our approved supplier is not used then a higher windscreen excess will apply. Please refer to your schedule which will show the windscreen excess that will apply. There is a maximum limit of £500 for all claims made in any one period of insurance on Specialist Vehicles.	4	Yes	No	No
Personal belongings cover up to £500 (Private Motor Cars and Specialist Vehicles only)	5	Yes	No	No
Replacement keys and locks cover up to £1,000 (Private Motor Cars and Specialist Vehicles only)	6	Yes	No	No
Medical Expenses cover up to £500 per person (Private Motor Cars and Specialist Vehicles only)	7	Yes	No	No
Personal Accident cover up to £10,000 (Private Motor Cars and Specialist Vehicles only)	8	Yes	No	No
Foreign travel – the minimum cover required by law is provided in any EU country. Full policy cover can be provided free of charge for up to 90 days or a quarter of the period of insurance (whichever is lower) for EU countries subject to certain terms and conditions; this cover is increased to 180 days in respect of Motor Caravans	9	Yes	Yes	Yes

Driving

Named and approved drivers only subject to Underwriters' approval.

Vehicle Use

The standard use is Social, Domestic and Pleasure purposes (including shows and rallies for specialist vehicles). Personal business use is also available including the carriage of own goods (business use is not available on specialist vehicles).

Please note this insurance does not cover any form of hiring, racing, pacemaking, speed testing or competitions, performance testing, use on any race track or test circuit, use on any off-road course or ground, the carriage of goods or passengers for hire or reward, or any purpose in connection with the motor trade.

Driving Other Cars

This extension of cover is available for Private Motor Cars only, subject to terms and conditions. Your Certificate of Insurance will indicate whether this extension of cover applies.

Limited Mileage

All specialist vehicle types (including classic motorcycles) are accepted on a limited mileage basis. Please ensure you have requested the correct mileage limit for your requirements.

WARNING: If you exceed the annual mileage permitted, your policy cover will revert to the minimum cover provided under current Road Traffic Act law.

Garaging

If your insurance has been accepted on the understanding that certain vehicles are garaged overnight, an endorsement will apply to the policy requiring such vehicle(s) to be securely garaged during the hours of 10pm and 6am. If your policy schedule contains such an endorsement and it is not complied with then this policy will not cover your vehicle for any loss or damage. Your Broker will be able to advise you whether this endorsement will apply and to which vehicles.

Vehicle Value

Policies are usually arranged on a 'market value' basis; however, 'agreed value' is available for specialist vehicles subject to our consideration upon request. Should this be agreed it will be subject to receipt and approval of at least four recent photographs showing all aspects of the vehicle along with any other supporting documentation we may request (until such time market value will apply). If any insured vehicles have been arranged on an 'agreed value' basis and you believe the value of your vehicle has changed to that stated on your policy schedule (e.g. following market changes, restoration work or modifications), then you must advise us as soon as possible in order to ensure your vehicle is adequately insured (evidence may be required).

No Claim Bonus

If a claim has not been made during the current period of insurance then you will be awarded a discount on your renewal premium for the next period of insurance. If a claim has been made during the current period of insurance, we will reduce your no claim bonus entitlement in accordance with the current scale contained in our policy booklet.

Please note that a no claim bonus is not accepted on certain specialist vehicles.

Protected No Claim Bonus

This is available on Private Motor Cars and Motor Caravans subject to terms and conditions. An additional premium applies for this cover.

Cooling-Off Period – Your Right of Cancellation

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed. This 14 day period will commence from either the inception date of the contract or the date on which you receive the full terms and conditions of the contract, whichever is later. Provided a claim has not been made, a pro-rata charge will be made for the cover we have provided. Further information regarding the procedure for cancelling your policy is contained in our Policy Document under 'General Conditions'.

Policy Cancellation

You may cancel the policy at any time by contacting your Broker (please see our Policy Document for further information). Provided a claim has not been made, a proportionate return of premium will be given in accordance with the following scale:

Period not exceeding	One Month	Two Months	Three Months	Four Months	Five Months	Six Months	Seven Months	Eight Months	Over Eight Months
Proportion of premium refunded	75%	60%	50%	40%	30%	25%	20%	10%	No Refund

Where a claim has occurred, no refund of premium will be allowed if the policy is cancelled.

Significant Exclusions

The following is a brief list of significant exclusions and is not the full list. This insurance does not cover you for:

- Any compulsory or voluntary policy excess which applies as shown in the policy schedule (Sections 2, 3 & 4);
- Wear and tear, depreciation and any mechanical or electrical failures or breakages (Sections 2 & 3);
- Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver (Sections 2 & 3);
- Loss or damage from fraud, trickery or deception (Section 3);
- Loss or damage to your vehicle if your vehicle is not securely locked and the keys removed when it is unoccupied or if reasonable precautions have not been taken to protect it (Sections 2 & 3);
- Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage (Sections 2 & 3);
- Loss or damage caused by acts of war, riot, earthquake or terrorism (General Exclusions Section).

Claims

In the event of a claim please call our claims notification line on **0333 555 5909**.

Complaints Procedure

If you wish to make a complaint about any aspect of your insurance please contact: Complaints, KGM Motor, St James House, 27-43 Eastern Road, Romford RM1 3NH Tel: 020 8530 7351; Fax: 020 8530 7037; E-mail: compliance.kgm@kgmus.co.uk. In the event that you remain dissatisfied you can refer the matter to the Complaints Team at Lloyd's. Please contact: Complaints Team, Lloyd's, One Lime Street, London, EC3M 7HA. Tel: 020 7327 5693; Fax: 020 7327 5225; E-mail: complaints@lloyds.com. Website: www.lloyds.com/complaints. Details of Lloyd's complaints procedures are set out in a leaflet "Your complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk. The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: 0800 023 4567 or 0300 123 9 123; E-mail: complaint.info@financial-ombudsman.org.uk. Further details will be provided at the appropriate stage of the complaint process. The complaints procedure is without prejudice to your rights to take legal proceedings.

Financial Services Compensation Scheme

In the event that KGM Motor is unable to meet its liabilities and pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the scheme is available on the FSCS website at www.fscs.org.uk or you can contact them on 0800 678 1100 or 020 7741 4100.



Multi Car Insurance Services is a trading style of Norton Insurance Brokers Limited (FCA 769110) who are registered at 4 Vicarage Road, Edgbaston, Birmingham, B15 3ES. Company Number: 09908568 Tel: 0121 246 5050 Fax: 0121 246 8080