

Policy Summary

This is a summary of the cover provided by the policy and does not contain full details of the limits, terms, exclusions and conditions.

These can be found in the policy document, a copy of which can be obtained via your insurance broker. It is important that you read these fully before making any decision about your insurance.

Some of the covers provided are optional and will only apply if you have selected them and they are shown as being operative on the Schedule.

Significant Features and Benefits

This section outlines the main features and benefits of cover:

C.1 Loss of or Damage to The Insured Vehicle (including accessories)

The Cover	Details/Limit
Damage to the Insured Vehicle	Comprehensive only (Unlimited)
Loss or Damage to the Insured Vehicle as a result of fire, lightning, explosion, theft or attempted theft	Comprehensive and Third Party Fire and Theft only. (Unlimited)
New Car Replacement for UK purchased private cars less than 12 months old	Comprehensive (If repairs exceed 60% of manufacturer's last list price)
Lost or Stolen Keys	Comprehensive only (£1,000 limit)
Windscreen and Breakage of Glass	Comprehensive (Unlimited - subject to £100 excess)
Audio Equipment (if permanently fitted)	Unlimited -subject to policy excess
Damage caused to vehicle by Misfuelling	£5,000 in any one period of insurance

	Excess
Drivers under 21	£550
Drivers over 21 with provisional licences or less than 12 months holding a full license	£400

C.2 - Liability to Third Parties

The Cover	Details/Limit
Liability to other persons in respect of death or bodily injury	Unlimited
Damage to Third Party property caused by your Private Car	£20,000,000 and up to £5,000,000 for related costs and expenses
Damage to Third Party property caused by your Commercial Vehicle with a gross vehicle weight up to 7.5 tons or item of plant / special type	£5,000,000 including claimants costs and expenses
Unauthorised Movement	As per above C. 2 limits
Joint Insured	As per above C. 2 limits
Principals Indemnity	As per above C. 2 limits
Towage of Trailer/Caravan	As per above C. 2 limits
Legal Defence in defending any Third Party claim	Unlimited
Manslaughter Defence	Unlimited
Contingent Liability	£5,000,000

C.3 - Medical Expenses

The Cover	Details/Limit
Refund of expenses for medical treatment to any occupant of the Insured Vehicle	£250

C.4 - Personal Effects

The Cover	Details/Limit
Damage or Loss whilst in the Insured Vehicle	£250

C.5 - Unauthorised Use

The Cover	Details/Limit
Under the terms of C. 1 and C. 2 in respect of Insured Vehicle being Unlimited driven by any person without your knowledge or consent	Unlimited

Territorial Limits and Foreign Travel

Great Britain, Northern Ireland, the Isle of Man, the island of Guernsey, the island of Jersey and the island of Alderney:

- any other member country of the European Union;
- any other country in respect of which the Commission of the European Union is satisfied that arrangements have been made to meet the requirements of any E.U. Directive on insurance of civil liabilities arising from the use of motor vehicles, but only so far as is necessary to comply with the compulsory motor vehicle legislation of such countries;
- at your request, any other country in respect of which the Insurer agrees to provide cover but only for the period agreed by the Insurer and provided an International Motor Certificate (Green Card) is issued by the Insurer.

D. Policy Exclusions

This policy does not cover:

- C. 1: Loss or damage arising from theft or attempted theft unless the ignition key has been removed from the Insured Vehicle and all doors, windows and other openings have been closed and locked
- C. 2: Any accident, injury, loss, and/or damage arising from the use of any Item of Plant/Special Type or plant forming part of the Insured Vehicle whilst Item of Plant/Special Type is being used as a tool of trade other than to meet the requirements of the Road Traffic Acts
- Any accident, injury, loss, damage or any liability of whatsoever nature other than to meet the requirements of the Road Traffic Acts directly or indirectly caused by or contributed to by or arising from the Insured Vehicle whilst on any aerodrome, airfield, airstrip, airport or military installation.

Insurer

This policy is underwritten by TFP Schemes acting in an underwriting capacity on behalf of Covea Insurance plc.

Cancellation

Insurance contracts advised and arranged for Commercial Customers are not subject to Statutory Cancellation Rights. Early cancellation, outside of any Statutory Rights, is possible by you or the insurer. In this event you will remain liable for the premium due for the period on risk.

Please note that in all instances of cancellation where a claim has been reported in the current period of insurance, no return premium will be payable in respect of that specific vehicle.

Making a Claim

All claims irrespective of negligence or liability must be, in the first instance, reported to Covea Insurance Motor Claims Careline on **0330 024 2230**.

Claims careline **0330 024 2230** is available 24 hours a day, 365 days a year.

If you have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to; TFP Schemes, 40 Cathedral Road, Cardiff CF11 9LL or telephone us on **029 20 30 10 30**.

TFP Schemes and Covea Insurance plc are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy booklet.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk.

029 20 30 10 30 • www.tfpschemes.co.uk

TFP Schemes is a trading style of Q Underwriting Services Limited and is registered in England And Wales.
Company Registration Number is 08946569

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Q Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. Firm reference number is 657367

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