



POLICY SUMMARY: PROVISIONAL MARMALADE

Some important facts about your Motor Insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Insurance Policy Booklet to make sure you understand the cover it provides. All references below are to the relevant section of the Insurance Policy Booklet.

NAME OF INSURER:

Chaucer Insurance - a trading name of an authorised Lloyd's syndicate managed by Chaucer Syndicates Limited.

TYPE OF INSURANCE:

The policy protects your Private Car(s) on a Comprehensive basis.

SIGNIFICANT FEATURES AND BENEFITS:

Your policy includes the following features, which are explained in detail in your Policy Booklet:

Cover	Comprehensive
Legal liability for death or injury to any other person, including passengers	Included
Legal liability for damage to other people's property up to £20,000,000.	Included
Damage to your vehicle	Included
Windscreen repair / replacement	Excluded
Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight up to age 69	Up to £2500
Medical expenses	Up to £250
Personal effects	Up to £100
Class A courtesy car for duration of repairs <u>authorised by us</u> and completed by an approved repairer	Included but subject to availability
Foreign use	Excluded

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

The following sections of the Policy Booklet do not apply to this insurance: section 7 (Repairing and replacing glass), section 8 (Excesses for young or inexperienced drivers), Section 11 (Foreign travel), section 14 (No-claim bonus) and section 15 (Suspending cover).

You will be responsible for the first part of any claim – this is known as the “Excess”. The Excess will be shown on your Schedule and can be advised to you by your insurance adviser.

Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured. This applies even for short periods such as in a petrol station. Refer to, Exceptions to sections 4, 5 & 6 (M).

Loss or damage caused by an inappropriate type or grade of fuel being used. Refer to, Exceptions to sections 4, 5 & 6 (P).

Any liability to others, or loss or damage to any car covered by this insurance when the car is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed. Refer to, General exceptions A (6).

Any liability to others, or loss or damage to any car covered by this insurance when the car is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications. Refer to General exceptions A (7).

Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened is not shown on your certificate of motor insurance as allowed to drive. Refer to, Exceptions to section 4, 5 & 6 (L).

Section 2 'Driving other cars', is excluded from this policy.

Courtesy cars are not always available but we will always do our utmost to provide you with assistance and where possible supply a car within 48 hours following collection of the damaged vehicle. Some specialist repairers or repairers not on our approved repairer panel may not be able to provide you with a courtesy car. You are not entitled to a courtesy car if it is believed your vehicle is beyond economical repair. Courtesy cars must be cared for by you and as such you will be responsible for any damage, unauthorised use and any penalties associated with its use. Refer to Courtesy Car Provision Sections 4 & 5.

Loss or Damage in respect of theft or attempted theft of your car may be excluded unless: - Between the hours of 10pm to 7am your car is kept in a locked and secured building and your car is a) at your private dwelling place; or b) at any other address specifically agreed by us; and if your car is kept within one half-mile radius of a) or b). Please refer to your insurance adviser for confirmation of cover.

Your policy cover may be inoperative and of no effect if your car is driven in excess of the annual mileage you have disclosed at the inception or renewal of your policy. Please refer to your insurance adviser for confirmation of cover.

Loss or damage in respect of theft or attempted theft of your car may be excluded if you have an alarm, immobiliser or tracking device fitted to your car and it is not operative. Please refer to your insurance adviser for confirmation of cover.

Loss or damage while your vehicle is being driven by, or is in the charge of, the policyholder unless they are accompanied at all times. The accompanying person must be 25 or over and must hold a current full UK driving licence which has been issued for at least three years. These restrictions do not apply if the accompanying person is a Department of Transport approved driving instructor or examiner.

Any cover for a driver who was declared under the policy at inception as a Provisional Licence holder after they obtain a Full UK Driving Licence.

DURATION OF CONTRACT:

Your cover is valid for one calendar month.

CANCELLATION:

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy documents or the start of the policy, whichever is later, without giving any reasons. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled. This policy will be automatically cancelled once the provisional licence holder declared under this policy has passed their driving test

CLAIMS ADDRESS:

You should report immediately any accident or loss under the policy to **Chaucer Insurance** at: Prospect House, Chaucer Business Park, Thanet Way, Whitstable, Kent CT5 3FD

Claims Telephone Number - 0800 072 2050.

COMPLAINTS PROCESS:

If you have a complaint about the service provided to you by Chaucer Insurance under the policy, you may write to the person at the address shown in the Insurance Policy Booklet.

If you remain dissatisfied with the Chaucer Insurance response, you can refer the matter to the Complaints Department at Lloyd's (the address is shown in the Insurance Policy Booklet) and if you are still dissatisfied, the matter may be referred to the Financial Ombudsman Service (details will be made available at the appropriate stage of the complaints process).

COMPENSATION SCHEME:

Chaucer Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about compensation scheme arrangements from the FSCS.