



Policy wording - May 2024

Private car

Contact us

To make a claim:

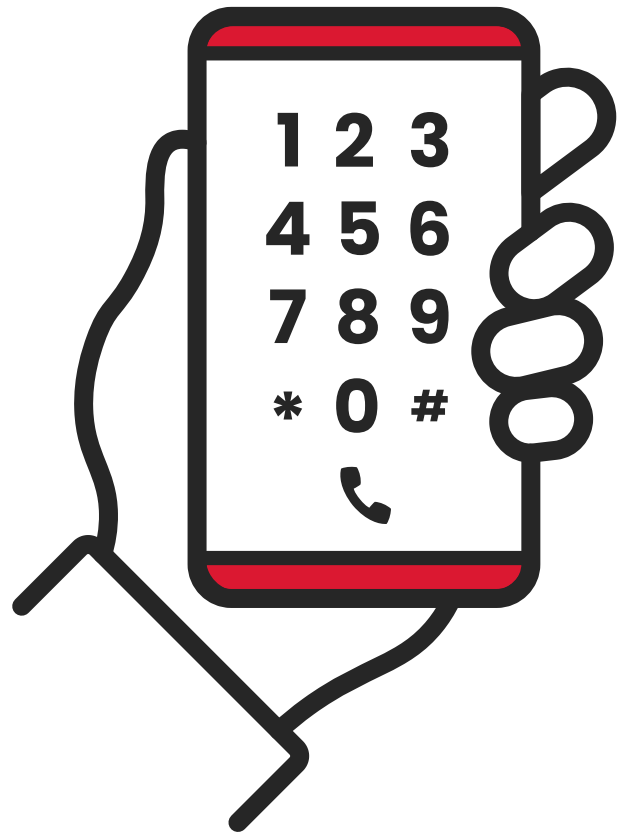
0330 024 2240

To make a
windscreen claim:

0330 024 2270

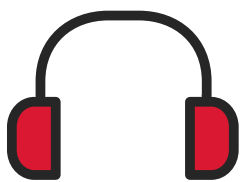
To talk to us
about your policy:

0330 221 0444



Not sure what something means?

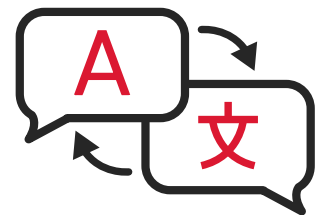
We're here to help. If there's something you don't understand, let us know. We have lots of ways to make sure you feel comfortable when communicating with us. We can provide our documents in a range of formats, including the following.



Audio



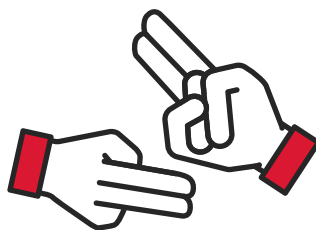
Large text



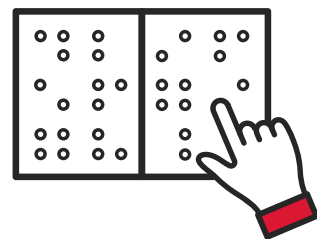
Different languages



Coloured paper



Sign language



Braille

Please, don't hesitate to get in touch with us if you need anything!

Welcome...

to your car insurance policy from Covéa Insurance

Please read this document to make sure you've bought the right car insurance for you. The layout should mean you can easily find what you need.



Why not grab a cup of tea and have a quick read through to make sure you've got the right cover.

The following documents, and any endorsements we send you, form the contract between you and us. Endorsements are extra terms or added features that apply to your policy. You can find out if any of these apply to your policy by checking your schedule, which we sent you when you took out or renewed your policy.

- **Your schedule**
- **Your statement of fact**
- **Your certificate of insurance**

Check all the information in your statement of fact is correct. If any information is wrong, please tell us as soon as possible as this could affect your insurance cover.

Check your cover. If the policy doesn't give you the right cover, please let us know straight away.

We're delighted you chose us to insure your car. We hope you're happy with your cover and the service we provide.

Thanks for choosing us!



Help is at hand!

Look out for this symbol to help you understand your cover and find any important information

Crystal Mark

This policy document has received the Crystal Mark seal of approval from Plain English Campaign. The Crystal Mark demonstrates our commitment to providing our customers with clear, concise and easy-to-understand documents.



Contents

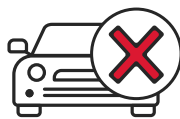
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Cover at a glance



Repairs are guaranteed

Our approved repairer will guarantee their repair work for as long as you own your car. They will provide a courtesy car for you to use while your car is being repaired (as long as they have one available.).



Uninsured-driver protection

If you're involved in an accident that isn't your fault and the person responsible for the accident isn't insured, your no-claims bonus won't be affected and you won't have to pay your excess.



Unlimited cover for audio and satnav equipment

We will repair or replace your factory-fitted audio and satnav equipment.



Child car seat

If you have a child car seat fitted in your car and your car is involved in an accident, we'll pay the cost of replacing the seat.



Keeping you moving

We'll pay you up to £100 per person (£500 in total) towards travel or hotel costs to allow you to finish your journey, if your car isn't roadworthy following an accident.



Personal accident

£5,000 if you, or your husband or wife, are seriously injured in an accident.



Windscreens and windows

We'll repair or replace any damaged windscreens, windows and sunroofs (except panoramic sunroofs).



Legal liability to others

Cover for injury to any person and damage to property caused by you driving your car.



Cover for your stuff

Up to £250 cover for personal belongings.



New-car replacement

If your car is less than 12 months old and written off, we'll replace it with a new one.



Replacement car locks

If your keys are lost or stolen, we'll provide cover up to £1,000 to replace the locks on your car.

This page gives an overview of comprehensive cover only. Please read the rest of your policy booklet for full terms and conditions. If your cover is third party, fire and theft, only sections 1, 2 and 11 apply to you, plus section 4 if you've paid for windscreen cover.

How to make a claim

If you need to make a claim, here's what to do.

1



Before you start

Check your policy booklet and schedule to make sure you have the right cover. You'll need to have the following details to hand before you start your claim.

- ✓ Your policy number
- ✓ Details of the incident - when it happened, who was driving and any damage to your car
- ✓ Details of anyone else involved, including their registration number
- ✓ Details of any passengers (for all the vehicles involved)
- ✓ Details of anyone who was injured
- ✓ Any dashcam footage or photos
- ✓ Details of any witnesses to the incident
- ✓ Details of whether the police attended the incident and any crime reference number, if you have one

2



Start your claim

Call us on **0330 024 2240**

We'll go through the details and sort everything for you.

For a windscreen or window claim, visit www.autoglass.co.uk to use our online claim service or call our Glassline on **0330 024 2270**.

3



Leave the rest to us!

Once you've told us about your claim, we'll take care of it all as quickly as we can.

If your car has been damaged, we'll put you in touch with one of our approved repairers and they will let you know whether a courtesy car is available.

We'll give you regular updates on how your claim is going, so you know what to expect and when.



Important

Don't get caught out – you must provide a police crime reference number if you want to claim for loss or damage as a result of theft, attempted theft or malicious damage.

How to make a claim

Why choose our approved repairer network?

If your car can be repaired

If you choose to use an approved repairer, we provide a full accident recovery and repair service, including:

- a high-quality repair service carried out by industry-recognised repairers;
- a small courtesy car (such as a Vauxhall Corsa) to keep you on the road after an accident, as long as one is available;
- free collection and return of your car; and
- a lifetime workmanship guarantee on all repairs for as long as you own your car (or for five years from the date you transfer ownership of your car to someone else).

We'll pay the repair bill. All you need to do is pay your excess direct to the repairer once the repairs are completed.

If you choose to use a non-approved repairer, you will have to pay an excess of £150 in addition to any compulsory or voluntary excess shown in your schedule. This additional excess will only apply if you do not use one of our approved repairers when you make a claim. We can't guarantee the repairs or the quality of service you will receive from a non-approved repairer.

If your car can't be repaired

If your car can't be repaired, we'll tell you as soon as possible. We'll assess your car and provide a valuation. Once we've agreed the valuation with you, we can make the payment to you by bank transfer to help you get back on the road as quickly as possible.

We take pride in delivering great customer service.

We understand what it's like to be a customer and what makes great service. We're proud to have been awarded the highest level of accreditation by the Institute of Customer Service (ICS), the UK's independent professional customer service body.



Excesses

What you need to pay if you make a claim

Excess is a word insurance companies use to describe the amount you need to pay if you make a claim. You must pay the excess even if the incident you are claiming for was not your fault.

Insurance companies have a standard excess which is usually called the **compulsory excess**.

You can also choose to have a **voluntary excess**. This is an amount that you pay on top of your compulsory excess if you need to make a claim. Choosing a voluntary excess can reduce the overall price of your insurance for the year.

If you choose to have a voluntary excess, you'll need to pay both excesses (like in our example).

You (or a named driver) may also have an additional excess known as a **young driver** or **inexperienced driver** excess. If so, you must pay this in addition to both your compulsory excess and any voluntary excess you have chosen.

You will also have to pay an excess of £150 if you choose to use an non-approved repairer. (if this applies you will still have to pay the excesses mentioned above.)

It's really important that you **check your schedule** for details of all the different excesses and when they will apply.

Let's look at our example.

Ben needs to pay an excess of £450. This is made up of his £350 compulsory excess and an additional £100, which is the voluntary excess he chose when taking out the policy.

Because Ben chose to have a voluntary excess, he must now pay both excesses as part of his claim.

So, remember, if something happens to your car, regardless of who is at fault, you'll have to pay all of your excesses - just like Ben did!

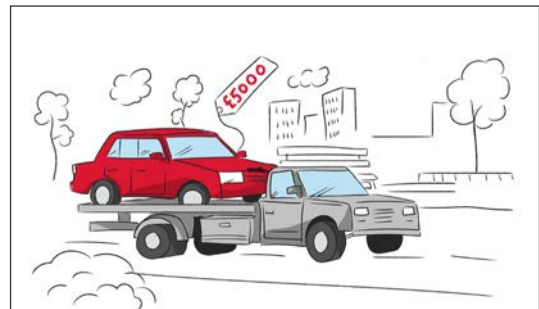
Example

1



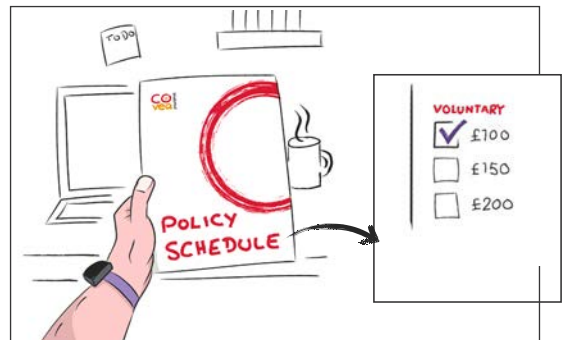
Ben crashes his car and it **can't be repaired**.

2



The market value of Ben's car is **£5,000**.

3



Ben's insurance has a compulsory excess of **£350** and he has chosen a voluntary excess of **£100**.

4



Ben receives a payment of **£4,550**. This is the market value of his car minus his total excess of £450.

How to make a complaint

Please tell us if there is something wrong.

If you're not satisfied with the service we've provided, please tell us. We'll do our best to solve the problem. You can contact us in the following ways.



By phone

01422 286 406



By email

customer.relations@coveainsurance.co.uk



Write to us

Customer Relations, Covea Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX

So that we can help you as quickly as possible, please provide the following details when you contact us.

- Your policy number or claim reference number
- Your daytime and evening phone numbers
- Your email address

Please contact us for full details of our complaints procedure. Or you can download a copy from our website at www.coveainsurance.co.uk/complaints.

You may be able to refer your complaint to the Financial Ombudsman Service. You can contact them using the following details.



Write to

**The Financial Ombudsman Service,
Exchange Tower, London, E14 9SR**



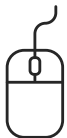
Phone

0800 023 4567



Email

complaint.info@financial-ombudsman.org.uk



Website

www.financial-ombudsman.org.uk

Taking any of the steps shown above won't affect your legal rights.

Meanings of key words

We don't hide behind jargon. To help you understand everything we say, here are the meanings of the key words and phrases we've used in this document.

Accessories

Parts of your car which are not directly related to how it works as a vehicle. This includes audio equipment, multi-media equipment, communication equipment, personal computers, cameras, satnav (satellite-navigation) and radar-detection systems, as long as they are permanently fitted to your car and have no independent power source. If your car is an electric vehicle, 'accessories' includes charging cables for the batteries.

Advanced driver-assistance system

A function included in or on your car to help with driving your car (for example, cruise control or assisted braking).

Automated vehicle

A vehicle which the Automated and Electric Vehicle Act 2018 defines as being able to drive itself legally in the UK.

Autonomous mode

A mode which allows a vehicle to drive itself, as allowed for under the Automated and Electric Vehicles Act 2018.

Certificate of insurance

This forms part of the policy and proves that you have motor insurance which, by law, you must have to drive your car on public roads. It also shows who is allowed to drive your car and the purposes your car can be used for.

Computer system

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smartphones, laptops, tablets and wearable devices), server, cloud or microcontroller including any similar system or any configuration of the items above and any associated input, output, data-storage device, networking equipment or back-up facility installed in, or connected to, your car.

Cyber act

An unauthorised, malicious or criminal act (or series of related unauthorised, malicious or criminal acts), or the threat or hoax of any such act, which involves accessing or using any computer system, regardless of the time and place of the act, threat or hoax.

Cyber incident

- (a) Any error or failure (or a series of related errors or failures) involving someone accessing or using any computer system.
- (b) Any partial or total unavailability of, or failure to access or use, any computer system.

Data

Information, facts, concepts, code or any other information that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a computer system.

Endorsement

Any extra terms or added features that are part of your policy. These are shown in your schedule.

Excess

The first part of a claim, which you must pay. More than one excess can apply to your policy as shown in your schedule.

Green parts

Undamaged, salvaged and certified car parts used to repair your car.

Keys

Any device used for starting your car or using its locking mechanism or immobiliser (not including a mobile device as key (MDaK)).

Market value

The cost of replacing your car with one of the same make, model, specification, year, mileage and condition. To help us to decide the market value of your car, we will refer to insurance industry recognised guides as well as searching for available vehicles being offered for sale to the public.

Meanings of key words

Mobile device as key (MDaK)

A mobile phone or similar containing software which allows it to lock-unlock-start your car.

Over-the-air (OTA) updates

Updates to software, including safety-critical software and any computer system or vehicle settings that are wirelessly installed in your car.

Period of insurance

The period we have agreed to provide cover for, as shown in your schedule.

Road traffic acts

The laws that specify the minimum motor insurance cover needed in the territorial limits.

Safety-critical software

Software updates which, if not installed, would mean it was unsafe to use your car.

Schedule

This forms part of the policy and contains details of you, your car and certain features of the insurance.

Software

Any system software (not including satnav and infotainment systems), safety-critical software, firmware, operating systems, electrical control systems, data, data-storage materials or telecommunication links that are installed in, or connected to, your car.

Statement of fact

The information you gave in your application for this insurance. This includes information given by you or by someone on your behalf.

Territorial limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, including the sea within and between these areas when transporting your car by sea.

Terrorism

Terrorism is any illegal action involving violence, force or danger to people or property that appears to be intended to:

- cause fear among the people of a country or state;
- disrupt any part of the economy of a government, country or state; or
- affect the policy or conduct of a government.

We, us, our

Covea Insurance PLC.

You, your

The person or company named as the insured in your schedule.

Your car

The insured vehicle shown on the certificate of insurance, including any accessories.

Driving your car and its cover



Section 1A: Damage to your car if your car can be repaired

This section explains what will happen if your car has been in an incident and can be repaired.

What we can cover you for

We'll pay to repair damage to your car caused by:

- accident or malicious damage (if you have comprehensive cover);
- fire; or
- theft or attempted theft.

We can choose to use parts or accessories, including green parts, which aren't supplied by your car manufacturer but are of a similar type and quality to the parts and accessories we're replacing.

If the repairs improve the condition of your car, we can ask you to pay part of the repair cost.

You'll have to pay the repairer the total excess shown in your schedule.

Any repairs carried out by our approved repairer are guaranteed for as long as you own your car or for five years from the date you transfer ownership of your car to someone else.

Benefits you receive

Courtesy car

If one is available, you'll be given a small car (such as a Vauxhall Corsa) with a manual gearbox to use while your car is being repaired by one of our approved repairers. The courtesy car will be covered under the same terms and conditions as set out in this policy. You must only use the courtesy car in the UK and under the approved repairer's terms of use.

Recovering your car

If your car is damaged and it can't be driven, we'll pay the cost of moving it to the nearest approved repairer or a place where it can be stored safely. If the repairer is within the territorial limits, we'll also pay the cost of returning your car home after it has been repaired.

You and your passengers

We'll make sure that you and your passengers are taken to a safe place if your car can't be driven after an accident.

Storage

We'll pay storage charges for your car as long as you've told us about them beforehand and we've agreed that they are reasonable.

Audio and satnav equipment

We'll pay the cost of repairing or replacing audio and satnav equipment that was permanently fitted as standard when your car was first registered. We'll pay up to £750 for permanently fitted audio and satnav equipment that was not fitted as standard.

If you have third party, fire and theft cover, we'll pay up to £150 to replace or repair audio and satnav equipment that is permanently fitted to your car.

Driving your car and its cover



Section 1B: Loss of or damage to your car if your car can't be repaired

This section explains what will happen if your car has been in an incident and is a total loss (a write-off).

What we can cover you for

We'll cover loss of or damage to your car caused by:

- accident or malicious damage (if you have comprehensive cover);
- fire; or
- theft or attempted theft.

If we choose to make a cash payment to settle your claim, the most we'll pay is the market value of your car (at the time of the loss or damage).

If you're paying for your car under a finance agreement, we'll pay any cash payment to the finance company. If there is any money left over after paying the finance company what you owe them, we will pay this to you.

If your car is provided under a lease or contract-hire agreement, we'll pay the lease or contract-hire company the amount needed to settle the agreement or the market value of your car, whichever is less.

Any payment we make will be reduced by the total excess as shown in your schedule.

If your car has a private registration plate, we'll give you 30 days from the date a settlement value is agreed to transfer the private registration onto a DVLA Retention Certificate in your name. If you don't tell us that you want to keep the private registration plate, we'll dispose of it with your car.



Courtesy car

If one is available, we will provide a courtesy car while your car is being repaired by our approved repairer. We can't provide a courtesy car if your car is a total loss (a write-off) or is stolen and not recovered.

Settling claims

If the loss of or damage to your car is covered under your policy, we'll choose whether to repair it or settle your claim by giving you a cash payment.

Driving your car and its cover



Section 1B: Loss of or damage to your car if your car can't be repaired

This section explains what will happen if your car has been in an incident and is a total loss (a write-off).

Benefits you receive

Recovering your car

If your car is damaged and can't be driven, we'll pay the cost of moving it to a place where it can be stored safely.

You and your passengers

We'll make sure that you and your passengers are taken to a safe place if your car can't be driven after an accident.

Storage

We'll pay storage charges for your car as long as you've told us about them beforehand and we've agreed that they are reasonable.

New-car replacement

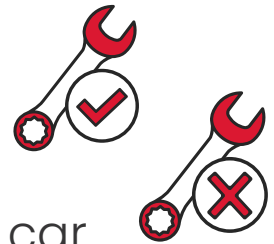
If your car is less than 12 months old and you've owned it from the date it was first registered, we'll replace it with a new one of the same make, model and specification (if one is available in the territorial limits) if it has been:

- stolen and not recovered; or
- damaged and the cost of repairing it is more than 55% of the list price including taxes.

If you're still paying for your car under a finance agreement, we'll need the finance company's permission to settle the claim in this way.

If a new car of the same make, model and specification isn't available in the territorial limits, we'll settle your claim by giving you a cash payment.

Driving your car and its cover



Section 1A and 1B: Loss of or damage to your car

What we can't cover you for

We won't cover loss of or damage to your car caused by the following:

- ✗ Wear and tear
- ✗ Punctured, cut or burst tyres
- ✗ Any mechanical or electrical failure, or any electronic chip or computer software breaking or failing to work properly
- ✗ Frost, unless you've followed the manufacturer's instructions to prevent liquid in your car freezing
- ✗ The wrong fuel being used
- ✗ Theft or attempted theft while nobody is in your car, unless all the doors, windows and other openings are closed and locked, the keys are removed, and the alarm is set (if you have an alarm)
- ✗ Your car being seized or destroyed by, or on behalf of, any government or public authority
- ✗ Your car being driven without your permission by your employee, a member of your family, a person living in your home, or your partner, girlfriend or boyfriend, unless there is evidence that they are being prosecuted for taking your car
- ✗ Your car being taken or driven by a person who got your permission by pretending to be a buyer for it or by offering to sell it for you

We also won't cover the following:

- ✗ Loss of or damage to communication systems, phones, radar detectors, televisions, DVD players, portable navigation equipment or similar equipment
- ✗ Loss of or damage to any trailer, caravan or vehicle (or any property in the trailer, caravan or vehicle) being towed by your car
- ✗ Any reduction in value whether you've repaired your car or not
- ✗ Any extra costs resulting from parts or replacements for your car not being easily available in the UK
- ✗ Loss of use of your car and any associated costs or expenses

Driving your car and its cover



Section 2: Legal liability to others

What we can cover you for

Legal liability

We'll cover your legal liability for the death of or bodily injury to any person, and damage to property, caused by the following.

- You using or driving your car
- An insured driver driving your car with your permission
- You or an insured driver driving a courtesy car supplied by our approved repairers while your car is being repaired as a direct result of damage covered by this policy
- Any person using (but not driving) your car, with your permission, for social, domestic and pleasure purposes
- Any passenger travelling in your car, or getting into or out of your car, with your permission
- You charging your car (if it is an electric vehicle)

We'll also cover the legal liability of the following people for death, bodily injury or accidental damage:

- The legal personal representatives of any person who has died and who was covered by this section of the policy.
- Your husband, wife, civil partner or employer, while an insured driver is driving your car (with your permission) on the business of your husband, wife, civil partner or employer. This cover only applies if the certificate of insurance shows that business use is allowed. The cover does not apply if your car is owned by, or hired, rented or leased to, your employer.
- Your husband's, wife's or civil partner's employer, while any insured driver is driving your car (with your permission) on the business of your husband's, wife's or civil partner's employer. This cover only applies if the certificate of insurance shows that business use is allowed. The cover does not apply if your car is owned by, or hired, rented or leased to, your husband's, wife's or civil partner's employer.

Automated vehicles

If your automated vehicle is in autonomous mode at the time it is involved in an accident, the following exclusion will not apply:

We will also not insure any liability:

- for death of or injury to the person driving or in charge of your car under this section;

However, if your automated vehicle is not in autonomous mode at the time it is involved in an accident, the exclusion will apply in the normal way.

Driving your car and its cover



Section 2: Legal liability to others

Legal costs and expenses

Following an accident that is covered under your policy, we may also pay reasonable legal costs:

- for representation at a coroner's inquest, fatal accident inquiry or a court of summary jurisdiction; and
- to defend any legal proceedings for cases of manslaughter or causing death by dangerous or reckless driving.

When assessing whether legal costs and expenses are reasonable, before we agree to pay them we'll consider:

- the level of legal expertise required, taking account of the nature of the case;
- the level of costs charged by the legal representative;
- any other policy you have that may cover the legal costs; and
- whether defending the case is likely to affect the outcome of the criminal proceedings.

We'll also pay:

- the cost of emergency treatment to injured people if the road traffic acts say that the payment must be made; and
- liability to other people when your car is towing any single trailer, caravan or broken-down vehicle, as long as this is allowed by law and you are not being paid to tow the trailer, caravan or vehicle.

Driving your car and its cover



Section 2: Legal liability to others

What we can't cover you for

We won't cover loss of or damage to:

- ✘ any vehicle or property that belongs to, or is in the care of, any person, company or firm claiming under this section of the policy; or
- ✘ any trailer, caravan or vehicle (or any property in any trailer, caravan or vehicle) being towed by your car or another a vehicle you are driving.

We also won't cover any liability:

- ✘ for death of or injury to the person driving or in charge of your car;
- ✘ which is covered under another insurance policy;
- ✘ for pollution or contamination, unless it is caused by a sudden event which was not deliberate and not expected to happen;
- ✘ for death of or injury to an employee which arises out of or in the course of their employment with you or by another person, company or firm covered by this section of the policy;
- ✘ for the death of or injury to others, or damage to their property, if your car is an electric vehicle and you have failed to take appropriate precautions to prevent the charging cable from causing death, injury or property damage;
- ✘ for any loss or injury caused as a result of you failing to install safety-critical software updates that you or any other person named on your certificate of insurance knows, or should reasonably know, are safety-critical software updates;
- ✘ for any loss or injury caused as a result of alterations made to your car's software by you or any other person named on your certificate of insurance, or with your knowledge, using software which has not been supplied or approved by your car's manufacturer; or
- ✘ for death, injury, loss or damage directly or indirectly caused by or resulting from or in connection with any act of terrorism, regardless of any other cause or event which contributes to the death, injury, loss or damage.

We also won't cover:

- ✘ loss, damage or liability which is the responsibility of the person driving or steering any vehicle being towed by your car or a vehicle you are driving;
- ✘ any amount over £20 million for damage to other people's property (including any related indirect loss or damage) and any amount over £5 million for related legal costs and expenses as a result of any claim or a series of claims caused by one event;
- ✘ any amount over £1.2 million for pollution or contamination as a result of any claim or a series of claims caused by one event; or
- ✘ any legal costs or other amounts that you pay or agree to pay, or that any person, company or firm claiming cover under this policy section pays or agrees to pay, without first getting our agreement.

However, we'll provide the minimum cover needed under the road traffic acts.

Driving your car and its cover



Section 3: Driving other cars

What we can cover you for

If your certificate of insurance states you have cover for driving other cars, we'll cover your legal liability for the death of or bodily injury to any person or damage to property (or both) caused by you driving any other private car that you don't own, isn't registered to you and isn't hired to you under a hire-purchase, rental or lease agreement. You will be covered under this section as long as:

- you are aged 25 or over;
- you are driving in the territorial limits;
- the other private motor car is registered and normally kept in the territorial limits;
- there is a current and valid policy of insurance in force for the car you are driving;
- you have the owner's permission to drive the car;
- the other private motor car has not been seized or confiscated by, or on behalf of, any government or public authority;
- you are not covered by any other insurance to drive the other private motor car; and
- you still own your car (or you are still its main driver and you told us that someone else owns it when you insured it with us), and it has not been:
 - stolen and not recovered; or
 - declared a total loss (a write-off).

We will not provide cover under this section for any commercial vehicle, motorcycle or other vehicle that isn't a private car.

Benefits you receive

Driving other cars

You will have the minimum insurance required by law (third party only) to protect you against any legal liability when driving another private car.

Driving your car and its cover



Section 3: Driving other cars

What we can't cover you for

This section does not cover loss of or damage to the private car you are driving.

This cover for driving other cars does not apply if the other private car you are driving is:

- owned by or registered to you, your business partner or your employer;
- hired, rented or leased to you, your business or your employer; or
- being kept or used in connection with your or your employer's business.

This cover for driving other cars does not allow any use for the purpose of releasing a motor vehicle which has been seized by, or on behalf of, any government or public authority.

The private car you are driving must not weigh more than 3.5 tonnes (gross vehicle weight).

Anything which isn't covered under Section 2: Legal liability to others isn't covered under this section.

If you have cover for driving other cars, it will be shown on your certificate of insurance. This is a great benefit for unexpected situations or emergencies.

If you need to drive another private car, you must:



- make sure it is already insured by the owner;
- get the owner's permission; and
- tell the owner that you're not covered for loss or damage to their car.

This cover should only be used for emergencies. If you regularly need to use someone else's car, you must add yourself as a named driver on their policy.

Please note that the terms and conditions of this policy, not the vehicle owner's policy, apply to the cover provided under this section.

Driving your car and its cover



Section 4: Windscreens and windows

This section explains what will happen if your windscreen or windows have been damaged.

What we can cover you for

We'll pay the cost of:

- repairing or replacing a damaged windscreen, window or sunroof of your car;
- repairing scratches to the bodywork caused by your vehicles windscreen, window or sunroof being broken if it is damaged accidentally or maliciously; and
- recalibrating (adjusting) any associated sensors and cameras in the windscreen.

You'll need to pay an excess, which is shown in your schedule.

We can choose to use parts or accessories which aren't supplied by your car manufacturer but are of a similar type and quality to the parts and accessories we are replacing.

You should visit www.autoglass.co.uk to use our online claims service or call our Glassline on **0330 024 2270** so you can be put through to our approved glass repairer. You must contact us before any work is carried out. If you choose not to use our approved glass repairers, the most we'll pay is £150 (after we've deducted the excess as shown in your schedule).

We won't provide a courtesy car if you claim under this section only.

Benefits you receive

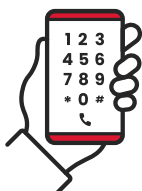
You won't lose your no-claims bonus

If you claim under this policy section, your no-claims bonus won't be affected.

What we can't cover you for

We won't cover the following;

- ✗ Damage to any part of a panoramic sunroof, or panoramic roof;
- ✗ Damage to any part of a roof panel, or the foldable roof or removable hood of a convertible car;
- ✗ Loss of use of your car;
- ✗ Any extra costs resulting from parts for your car not being easily available in the territorial limits;
- ✗ Extra costs for work to be carried out outside normal hours, unless the windscreen is shattered or the damage affects the driver's vision or the security of your car;
- ✗ Any costs that are more than the market value of your car.



Glassline
www.autoglass.co.uk
0330 024 2270

Driving your car and its cover



Section 5: Electric vehicles

This cover only applies if your car is an electric, or hybrid electric, vehicle

What we can cover you for

We'll cover theft, fire, vandalism or accidental or malicious damage to the charging cables of your car.

We'll cover theft of, or accidental damage to, the battery (whether you own or lease the battery).

We'll cover the cost of replacing or repairing the charging point which you own and use to charge your car at the address shown in your schedule if it is lost or damaged.

We'll try to provide you with an electric, or hybrid electric, vehicle as a courtesy car while your car is being repaired, but we can only do this if our approved repairer has one available.

We'll cover your liability for the death of or injury to other people, or damage to their property, arising from charging your car.

What we can't cover you for

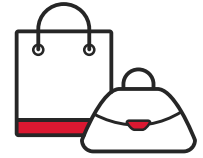
- × Misuse of the car battery, or charging cables, including:
 - × overcharging or undercharging the battery;
 - × damage caused by deliberate acts, and
 - × repairing or replacing the battery or cables yourself
- × The cost of repairing or replacing a faulty battery
- × The cost of repairing or replacing faulty charging cables
- × The cost of repairing or replacing faulty charging points
- × Any theft, fire, vandalism, accidental or malicious damage to any charging point that is not at your home address
- × Liability for the death of or injury to other people, or damage to their property, if you've failed to prevent the charging cable from causing death, injury, or property damage



Important

It's important that you take precautions to reduce the chance of other people tripping over your charging cables. Don't leave cables dangling, or off the ground. They should be put through cable trunking or under some heavy covering to make sure they stay on the ground and are not a danger to others.

Your other insurance benefits



Section 6: Personal belongings

What we can cover you for

We'll cover loss of or damage to personal belongings (including dash cams) in your car caused by a motor accident, fire, theft or attempted theft.

You must provide a receipt or invoice for the lost or damaged items before we will make any payment for personal belongings.

Benefits you receive

Personal belongings

We'll pay up to £250 per incident.

What we can't cover you for

We won't cover the following:

- ✗ Loss of or damage to money, jewellery, phones, cameras and their accessories, stamps, tickets or documents
- ✗ Loss of or damage to tools, goods or samples carried in connection with any business
- ✗ Theft of personal belongings, unless they were stored in the glovebox, boot or luggage compartment and your car was locked when it was unattended
- ✗ Theft of personal belongings from a soft-top or convertible vehicle, unless they were stolen from a locked boot or locked glovebox
- ✗ Theft of personal belongings unless all doors, windows and other openings on your car were locked
- ✗ Loss or damage due to wear and tear or loss in value
- ✗ Loss of or damage to property that is covered under any other policy (for example, a household or travel policy)
- ✗ The amount of your excess shown in your schedule.

Important



Look after your personal belongings

We can't provide more than £250 of cover for personal belongings, so please be careful when carrying valuable items in your car.

Remove all telltale signs that there could be valuables in your car by storing any personal belongings in your glovebox, boot or luggage compartment. Be sure to keep all your personal belongings out of sight.

Your other insurance benefits



Section 7: Replacement car locks

What we can cover you for

If your keys are lost or stolen and not recovered, we'll pay to replace the locks and transmission devices on your car. This includes recovery costs.

Benefits you receive

If you claim under this policy section only, you won't have to pay any excess.

What we can't cover you for

- ✗ We won't pay this benefit if your keys are left in or on your car at the time of the loss.
- ✗ We won't pay more than your car's market value.
- ✗ If you use software on a mobile device as key (MDaK) to lock and unlock your car, we won't pay for a replacement device if the device you use is lost or stolen. However, you will be covered for replacement locks and transmission devices.

Important



Don't forget to always lock the doors, check all your windows are shut and make sure any personal belongings are out of sight.

- Never leave your car engine running while your car is unattended.
- If you have an alarm, make sure you use it.

Please remember, it is your responsibility to lock your car and make sure it is kept safe. We won't cover any loss or damage if you don't lock your car.

Your no-claims bonus will be affected if you claim under this section.

Your other insurance benefits



Section 8: Uninsured-driver protection

What we can cover you for

If you're involved in an accident that isn't your fault and the person responsible for the accident is not insured, your no-claims bonus won't be affected and you won't have to pay your excess.

Benefits you receive

No excess to pay

If you claim under this policy section, you won't have to pay any excess.

Your no-claims bonus is safe

If you claim under this policy section, your no-claims bonus won't be affected.

What we can't cover you for

- ✘ This cover won't apply if we can't trace the person responsible for the accident.

Important

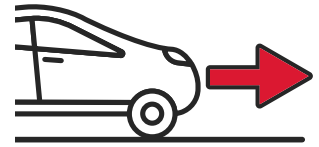


To claim under this section, you must provide us with the vehicle registration number of the vehicle that the person responsible for the accident was driving, as well as the make and model of the vehicle. If possible, provide the name, address and phone number of the person responsible for the accident.

We'll protect you from uninsured drivers . . .

We don't think it's right that you have to pay an excess and lose your no-claims bonus if you're involved in an accident caused by an uninsured driver.

Your other insurance benefits



Section 9: Onward travel

What we can cover you for

If your car can't be driven after an accident and you can't use it to finish your journey, we'll refund the cost of overnight accommodation or travel expenses (including the cost of hiring a vehicle) for you and your passengers.

You'll need to send us a receipt for the cost of overnight accommodation or travel expenses before we'll make this payment.

Benefits you receive

Accommodation or travel expenses

We'll pay up to £100 per person (up to £500 in total) for each incident.



Important

If you are claiming for accommodation or travel expenses, please make sure you have a receipt. We can't pay your claim without one.

Your other insurance benefits



Section 10: Child car seats

What we can cover you for

If you have a child car seat fitted in your car and your car is involved in an accident, as long as you are making a claim under Section 1: Loss of or damage to your car, we'll pay the cost of replacing the child car seat.

You must provide a receipt or invoice before we will make any payment under this section.

What we can't cover you for

- ✘ We do not provide cover for child car seats if you do not claim for the same accident under Section 1: Loss of or damage to your car.
- ✘ We do not cover the amount of your excess shown in your schedule.

Your other insurance benefits



Section 11: Foreign travel

What we can cover you for

Compulsory insurance cover outside the territorial limits

Your policy gives you the minimum cover you need by law to meet your liability to other people while your car is used in:

- any country which is a member of the European Union; or
- any other country which the European Commission is satisfied has made arrangements to meet the requirements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of motor vehicles.

When you are driving your car in these countries, we'll provide the minimum insurance needed in Great Britain.

Benefits you receive

If you use your car in the countries described above, your policy automatically provides the cover shown in your schedule for up to 90 days (if your cover is comprehensive) or up to 35 days (if your cover is third party, fire and theft) within the period of insurance. To be eligible for this cover:

- your car must be taxed and registered in the territorial limits;
- your car must normally be kept in the territorial limits; and
- you must have a permanent home in the territorial limits.

Your policy provides cover while your car is being transported by rail or a recognised sea route (including while it is being loaded and unloaded) between any countries this policy provides cover in, as long as:

- you are travelling with your car;
- the total time taken to transport your car isn't more than 65 hours (including any stopovers during the journey); and
- the purpose of transporting your car isn't to permanently export it.

We'll pay customs duty if your car is damaged, the damage is covered by this policy and your car can't be returned to the UK.

What we can't cover you for

- ✗ Anything which isn't covered under Section 1: Loss of or damage to your car or Section 2: Legal liability to other people;
- ✗ Driving other cars.



Important

You must take your certificate of insurance with you when taking your car out of the UK.

Your other insurance benefits



Section 12: Personal accident benefits

What we can cover you for

We'll pay £5,000 if you or your husband, wife or civil partner is accidentally killed or suffers an injury described below while travelling in, or getting into or out of, your car or any car that is privately owned.

Benefits you receive

We will pay £5,000 if you, your husband, wife or civil partner dies or suffers:

- total and permanent loss of sight in one or both eyes; or
- total and permanent loss of use of one or both hands or one or both feet.

What we can't cover you for

We won't pay the benefit if the injury or death:

- ✗ is the result of suicide or attempted suicide;
- ✗ happens when the person killed or injured has a higher level of alcohol or drugs in their body than is allowed by law when driving;
- ✗ happens as a result of someone not wearing a seat belt when they have to by law; or
- ✗ happens more than three months after the date of the accident, or isn't a direct result of the accident.

We'll also not pay the benefit if the injury isn't as listed above or if you (the policyholder) are a company or firm.

We won't pay more than £5,000 in any one period of insurance and we won't pay more than £5,000 for a single accident, even if the person killed or injured in the accident is insured under more than one policy with us.

Your other insurance benefits



Section 13: Medical expenses

This section explains what will happen if you have any medical expenses to pay after an accident.

What we can cover you for

We'll cover medical expenses if you or anyone in your car is injured as a result of an accident involving your car.

You will need to send us a receipt for the cost of any medical expenses before we'll make this payment.

Benefits you receive

We'll pay up to £300 per incident for each injured person.



Medical expenses can be confusing so let's explain this further

If you are injured in an accident, you may have to pay for emergency treatment and prescriptions. This section covers these costs.

You must provide a receipt or invoice before we'll pay any claim for medical expenses.

Your no-claims bonus

How your no-claims bonus works

Making a claim will affect your no-claims bonus even if you weren't responsible for the incident you are claiming for (for example, if your car was stolen or damaged by vandals). You could lose part or all of your no-claims bonus. Also, if a claim is made on your policy, the cost of your policy may increase when you renew it.

We won't reduce your no-claims bonus if the damage to your car was caused by an uninsured driver, as long as the conditions set out in Section 8: Uninsured-driver protection are met.

When you renew your policy, your no-claims bonus will be reduced for each claim you have made in the period of insurance. For an example of what would happen if you made a claim within the period of insurance, please see the table below.

Example: How your no-claims bonus (NCB) would be affected at renewal if you made a claim or claims during the period of insurance

Number of years' no-claims bonus currently available (without NCB protection)	No-claims bonus at the next renewal (without NCB protection)		
	No claims in the policy period	One claim in the policy period	Two or more claims in the policy period
0	1	0	0
1	2	0	0
2	3	0	0
3	4	1	0
4	5	2	0
5	6	3	0
6	7	4	0
7	8	5	0
8	9	6	0
9	10	7	0

Notes: In the table above a claim is where we've made payment for any loss, damage or injury caused to a third party or where any costs paid for damage to your car can't be, or haven't yet been, recovered.

NCB protection means no-claims bonus protection and is explained on the next page.

Your no-claims bonus

No-claims bonus protection

Protecting your no-claims bonus allows you to make a claim without your no-claims bonus being reduced.

If you've chosen to protect your no-claims bonus, this will be shown in your schedule and you'll only lose your no-claims bonus if more than two claims are made in a five-year period. If a claim is made on your policy, the cost of your policy may increase when you renew it.

The table below shows how your no-claims bonus would be affected if you made a claim or claims and you've protected your no-claims bonus.

Example: How your protected no-claims bonus would be affected at renewal if you made a claim or claims during the period of insurance

Number of years' no-claims bonus currently available (with NCB protection)	No-claims bonus at the next renewal (without NCB protection)		
	No claims in the policy period	One claim in the policy period	Two or more claims in the policy period
4	5	4	2
5	6	5	3
6	7	6	4
7	8	7	5
8	9	8	6
9	10	9	7

Note: In the table above a claim is where we've made payment for any loss, damage or injury caused to a third party or where any costs paid for damage to your car can't be, or haven't yet been, recovered.



If you have a minor incident with another person, but you are not claiming for the damage to or loss of your car, another person may still make a claim against your policy. In these circumstances we may not allow your no-claims bonus until we are confident no claim will be made.

Cancelling your policy

If you cancel your policy

If you cancel your policy within 14 days of buying it or receiving your documents (whichever is later), we'll refund the amount paid that relates to the exact number of days left on the policy, less an administration charge of £10 plus Insurance Premium Tax (at the rate that applies at the time). We'll also do this if you cancel your policy within 14 days after its renewal date. If you tell us before the renewal date that you do not want to renew your policy, and you have already made a payment, we'll give you a full refund.

If you cancel the policy at any other time (by letting us or your broker know), and you've paid for your policy in full by a single payment, we'll refund the exact number of days left on your policy, less an administration charge of £32 plus Insurance Premium Tax (at the rate that applies at the time).

If you've chosen to pay for your insurance policy by instalments you must continue to pay your monthly direct debit. We'll refund any overpayment, less an administration charge of £32 plus Insurance Premium Tax (at the rate that applies at the time).

If any claim has been made by or against you in the current period of insurance, we won't refund any amount you've paid.

When we or your broker may cancel the policy

We (or your broker) may cancel your policy by sending you seven days' written notice, either by email or to your last known address, if we (or they) have a good reason for doing so. For example, your policy may be cancelled if you:

- do not make a payment for your insurance policy when it is due;
- do not provide proof of your no-claims discount or your car's security;
- give us incorrect information, and fail to put this right when we ask you to; and
- use threatening or abusive behaviour or language, or are threatening, abusive or intimidating towards our staff or suppliers.

If we (or your broker) cancel your policy, we'll refund the amount paid for the exact number of days left on the policy, less an administration charge of £32 plus Insurance Premium Tax (at the rate that applies at the time).

You won't receive a refund if you've made a claim, or any claim is expected, in the current period of insurance.

If we (or your broker) cancel your policy because of fraud, we do not have to give you notice and we may keep any amount you've paid. We may also tell the police about the fraud.

General exclusions

Please read this page for details of when we really can't cover you.



What is an exclusion?

Exclusions list specific events, circumstances or situations where we don't provide cover for loss, damage or liability. Exclusions protect us from unreasonable risk. They apply to all sections of the policy.

This policy won't provide cover or benefits under the following circumstances.

We won't cover any loss, damage or liability which arises while your car is being:

- used for a purpose which isn't allowed by the current certificate of insurance (for example, racing);
- driven by, or is in the charge of, a person who has your permission to drive but isn't named on the certificate of insurance as a named driver;
- driven by a person who does not hold a valid driving licence;
- driven by a person who isn't keeping to the conditions of their driving licence;
- driven by a person who has previously been disqualified from driving and has not reapplied for and received their licence from the issuing authority;
- used to take part in a crime (unless your car has been stolen);
- used in a place where aircraft take off, land, park or move, including airport service roads that the general public aren't allowed to use;
- used in a race, speed trial, rally, track day or similar motor sporting event, or used in connection with any event at the Nürburgring circuits; or
- used in an unsafe or unroadworthy condition or without valid tax or a valid MOT (if it must have one by law).

We won't cover any loss, damage or liability arising from an incident if you or anyone insured under the policy is convicted of driving while under the influence of alcohol or drugs or refusing to supply a sample when required to do so by law. We have the right to recover from you any amounts we pay before you (or the insured driver) are convicted or which we have to pay by law.

However, we will provide the cover needed under the road traffic acts for the situations shown above.

We won't cover any loss, damage or liability which is a direct or indirect result of the following.

- Invasion, act of foreign enemy, conflict, war (whether or not war is declared), civil war, politically motivated unrest, rebellion, revolution, riot or similar event, confiscation or nationalisation by any government or other authority, except when required by the road traffic acts
- Earthquake, riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands

However, we will provide the cover needed under the road traffic acts for the events shown above.

We won't cover any loss, damage or liability that you are responsible for by law, which is the result of the following.

- Ionising radiation or radioactive contamination from any nuclear fuel or from nuclear waste
- The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or any part of it
- A deliberate act by anybody insured under this policy
- Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound (which normally affects people who live close to airports or military bases)
- Anything harmful contained in any goods or property being towed by, carried on, supplied from, loaded on, or unloaded from your car

General exclusions

Please read this page for details of when we really can't cover you.

- Any harmful or incorrect medical treatment or help given at or from your car

However, we will provide the cover needed under the road traffic acts for the incidents shown above.

We won't cover any loss, damage or liability which is the direct or indirect result of, or in any way connected with, the following.

- Any cyber act, regardless of any other cause or event that contributes to the loss, damage or liability
- Any loss of use of, reduction in performance of, or need to repair, replace, restore or reproduce, any data (including any amount relating to the loss in value of the data)
- Any liability that is covered by any other insurance relating to any cyber act or cyber incident

However, the exclusions above will not apply:

- in circumstances where we must provide cover under the road traffic acts;
- in circumstances where we must provide cover under any road traffic legislation in countries outside the territorial limits; or
- to any loss directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any cyber incident.

We won't cover any legal liability which arises under a contract or agreement unless the person, company or firm covered under this policy would still have had that liability if the contract or agreement had not existed.

We won't cover any loss, damage or liability for which legal proceedings have started or a judgment has been given in a court outside the UK, unless the proceedings or judgment is in a foreign country because your car was being used in that country and we had agreed to provide insurance in that country.

We won't cover any loss or damage caused by you not installing over-the-air (OTA) updates to your car, as supplied by your car's manufacturer. You must follow the manufacturer's instructions and load any safety-critical software or safety-related updates. If you don't, your policy won't be valid and we may cancel it and treat it as if it had never existed.

General conditions

Please read this page to find out how to make sure your policy is valid.

Your duty

We'll only provide the insurance cover set out in this policy if:

- you keep to the conditions of the policy; and
- the statement of fact doesn't contain any fact or declaration which isn't true (as far as you know).

Changes in circumstances

You must tell us, as soon as possible, about any change in circumstances as this could affect your insurance cover.

Examples of changes you must tell us about include:

- any changes to your car, including engine modifications and changes such as fitting alloy wheels, spoilers or skirts;
- any problem to do with the health of any person who will drive your car, if the health condition must be reported to the DVLA;
- a motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive your car;
- a change in ownership of your car;
- a change in use of your car;
- if any insured driver changes jobs;
- changes to your address or the address where your car is usually kept; and
- changes to the number of vehicles owned or regularly driven by you or members of your family who live with you.

If a person whose details you haven't already given us is likely to drive your car, you must give us their full details.

Please note that if you or we make any changes to your policy before the renewal date, you may have to pay an additional charge (including an administration fee of £15 and Insurance Premium Tax at the rate that applies at the time). If you want to make a change to your account before the renewal date, please speak to your insurance broker or other person acting on our behalf. They will be able to confirm any charges.

Please tell us as soon as possible if any of the details shown in your statement of fact change.

If you don't tell us about any changes, we may increase your premiums or refuse to pay all or part of a claim.

Other insurance

If any other insurance policies cover the same loss, damage or liability as this policy, we'll only pay our share of the claim.

Taking care of your car and any trailer or caravan towed by your car

You must take all reasonable steps to:

- prevent loss of or damage to any vehicle insured by the policy;
- keep your car and any trailer or caravan towed by your car in a safe and roadworthy condition; and
- make sure any advanced driver-assistance systems (ADAS) fitted by the manufacturer are calibrated (adjusted) and updated to the manufacturer's standard. (Some examples of ADAS are electronic stability control, anti-lock brakes, lane-departure warning, adaptive cruise control and traction control.)

Our right to recover a payment from you

If we have to settle a claim under the law of any country and we wouldn't have paid that claim under the terms of this policy, we can recover from you the amount of any payment we have had to make.

Fraud

We won't pay any claim you make if:

- it is dishonest;
- it is exaggerated; or
- you or any insured driver makes a false statement or provides false documents to support a claim (or knowingly allows someone else to do this).

We may also tell the police and your policy may be cancelled, as shown under 'Cancelling your policy'.

General conditions

Please read this page to find out how to make sure your policy is valid.

Claims procedure

After any loss, damage or accident, you and any person insured by this policy must:

- report the incident to us as soon as possible by phoning our Claims Helpline on **0330 024 2240**;
- give us all the information and help that we ask for, including details of anyone else involved;
- send us every letter, claim or legal document immediately without answering it; and
- tell us immediately if there is to be a prosecution, inquest or other court proceedings.

Defending or settling a claim

You mustn't admit liability for any loss or damage, or make any offer to pay any claim. We can decide exactly how to carry out any legal proceedings or settle any claim. We can also:

- take over and defend or settle any claim in the name of any person, company or firm insured by the policy; and
- take legal action in your name, or in the name of any person, company or firm insured by the policy, to get back any payment we make.

If your car belongs to someone else, or is under a hire or lease agreement, we'll make any payment due under this policy to the legal owner.

Car sharing

This policy doesn't insure anyone to use your car for hire or reward (that is, in return for payment). However, if passengers in your car make a payment towards the cost of a journey, we won't class this as use for hire or reward as long as:

- your car isn't designed or adapted to carry more than five people, including the driver;
- the passengers aren't being carried in the course of the business of carrying passengers; and
- the total of the payments made by all the passengers doesn't lead to you or an insured driver making a profit.

Service and repair

This policy will continue to provide insurance cover for you, under Section 2 : Legal liability to other people, while your car is being serviced or repaired by a motor trader.

However, the insurance cover for other people, companies or firms referred to in section 2 won't apply.

Other sections of the policy which apply for the type of cover shown in your schedule will also continue to apply if your car is being driven by an insured driver or isn't being driven at the time of the incident.

Paying for your insurance

If you haven't paid for your full insurance policy and you make a claim under this policy, we may deduct the amount you still owe from the amount we pay to settle your claim.

Renewing your policy

We may automatically renew your policy on the renewal date. If we do this, we'll write to you before the renewal date with details of the renewal terms.

If you pay for your insurance policy by direct debit, payments will continue to be taken from your bank account for the renewal price. If you don't want to renew your policy, you must tell us (or your broker) before the renewal date. We'll then refund any payment we've taken for your renewal premium. If you don't want to renew, but you don't tell us until after the renewal date, we'll work out the refund as though you had cancelled your policy (see the 'Cancelling your policy' section on page 34).

The price you pay when you take out a new policy with us is calculated based on prices that apply at that time.

The price may increase on each renewal date.

More information

Other things you should know about us and how what we do is regulated

Registration and regulatory information

Insurance cover is provided by Covea Insurance plc. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by both the Financial Conduct Authority (FCA) and the Prudential Regulation Authority with registration number 202277. Registered office: A & B Mills, Dean Clough, Halifax, HX3 5AX. Registered in England and Wales with registration number 613259.

You can check this on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/register.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get compensation from the FSCS if we can't meet our obligations under this policy. Motor insurance is covered for 100% of the claim without any upper limit. You can get more information about this at www.fscs.org.uk or you can phone the FSCS on **0800 678 1100** or **0207 741 4100**.

Motor Insurance Database

Information relating to your insurance policy will be added to the Motor Insurance Database (MID), which is managed by the Motor Insurers' Bureau (MIB).

It is vital that your correct vehicle registration number is shown on the MID. If it isn't, you are at risk of having your car seized by the police. You can check that the correct registration number is shown on the MID at www.askmid.com.

Law

Unless you and we agree otherwise in writing, English law will apply to this policy.

Cheatline

To report insurance fraud, please call Cheatline on **0800 422 0421**.

You can also report insurance fraud online at: www.insurancefraudbureau.org/cheatline/

