



Car Insurance

*ABC Third Party Fire & Theft
Policy Summary*

This is a Policy Summary only and does not contain full details of the limits, terms, conditions or exclusions of the insurance cover. For full details of the insurance cover, please read the schedule, certificate of motor insurance and policy document together. A copy of the policy document is available on request.

Insurer: This insurance policy is underwritten by Liverpool Victoria Insurance Company Limited.

Type of cover: Private Motor Third Party Fire and Theft Car Insurance. Some of these covers are optional and will only apply if you have selected them and they are shown as operative on the Policy Schedule.

Significant Features and Benefits

<p>LOSS OF OR DAMAGE TO YOUR CAR</p> <p>Loss of or damage to your car, its accessories and spare parts as a result of certain events. The main events are accidents, fire and theft.</p>	<p>You will be required to pay the first part of any claim for loss of or damage to your car (Excess). The amount you will be required to pay will be shown on your schedule.</p>
<p>LIABILITY TO OTHER PEOPLE & THEIR PROPERTY</p> <p>Your legal responsibility for death or injury to other persons and for damage to other persons' property arising out of an incident involving your car.</p>	<p>Cover for injury or death is unlimited in amount. Cover for property damage is subject to a maximum amount of £20,000,000 which includes a maximum of £5,000,000 for costs and expenses.</p>
<p>NEW CAR REPLACEMENT</p> <p>We will provide you with a new car if your car is less than 12 months old and is stolen and not recovered or is damaged and repairs will cost more than 60% of the manufacturer's list price.</p>	<p>Your car must be less than 12 months old at the time of the loss or damage. Your car must have been registered as new in your name. A replacement car of the same make and model must be immediately available. If no replacement car is available we will pay you the market value of your car at the time of the loss or damage.</p>
<p>IN-CAR ENTERTAINMENT, TELEPHONE & SATELLITE NAVIGATION EQUIPMENT</p> <p>Cover for loss of or damage to equipment permanently fitted to your car.</p>	<p>Cover is unlimited for permanently fitted equipment that is part of the manufacturer's original specification. Cover is limited to a maximum of £250 for equipment that is not part of the manufacturer's original specification.</p>
<p>REPLACEMENT OF LOCKS & KEYS</p> <p>If your policy covers the loss or damage we will pay for all the locks to be replaced if one or more is damaged. We will also pay for new locks and keys if your car keys are lost or stolen.</p>	<p>We will not pay for replacement locks and keys if the lost or stolen keys were left in or on your car while it was unattended.</p>
<p>FOREIGN USE</p> <p>Your policy provides the minimum cover required by law for travel within countries that are members of the European Union, or other countries that follow EU directives. Full policy cover may be extended on request for these countries - the first 30 days are free of charge. Cover for other countries may be provided on request - subject to an additional premium.</p>	<p>Loss of or damage to your car is excluded unless your policy has been extended to provide full cover.</p> <p>Prior to application for full policy cover must be made before the journey commences.</p> <p>Maximum 180 days full cover outside of the UK in any one annual period of cover.</p>

<p>PROTECTED NO CLAIM DISCOUNT</p> <p>(Subject to an additional premium)</p> <p>Available on qualifying risks.</p>	<p>Your No Claim Discount will be protected provided that no more than two claims arise in any five consecutive years of insurance.</p>
<p>DRIVING OTHER VEHICLES</p> <p>Your certificate of motor insurance will indicate whether your policy provides any cover when you are driving any private motor car other than the one identified by its registration mark on your certificate of motor insurance.</p>	<p>This cover will not apply if you are the owner of the car or it is hired to you under a hire purchase agreement. The cover will only apply if the car is registered and normally kept in great Britain, Northern Island, the Isle of Man or the Channel Islands and you must have the owner's permission to drive the car. Damage to the car is not covered by your policy.</p>

Significant or Unusual Exclusions or Limitations

<p>DECEPTION</p>	<p>Your policy does not cover loss of or damage to your car as a result of deception, fraud or trickery. (Policy Section 2)</p>
<p>CONFISCATION & DESTRUCTION</p>	<p>Your policy does not cover loss of or damage to your car as a result of it being confiscated or destroyed by or on behalf of any government, public or local authority. (Policy Section 2)</p>
<p>UNOCCUPIED VEHICLE</p>	<p>Your policy does not cover loss of or damage to your car as a result of theft or attempted theft if your car has been left unlocked, left with the keys in it or left with a window or roof open. (Policy Section 2)</p>
<p>TRAILERS & CARAVANS</p>	<p>Your policy does not cover loss or damage to any trailer or caravan. (Policy Section 2)</p>

PERIOD OF COVER

The policy lasts for 12 months and must be renewed for cover to continue.

CANCELLATION

When you receive your Policy, you have 14 days in which to consider the cover provided. If the cover does not meet your requirements, you have the right to cancel the Policy and receive a refund. The refund will be subject to a charge for any cover that has been in force plus reasonable administration charges. You must return all your documents including the certificate of insurance to the broker or organisation that arranged the Policy for you. Refunds will be made within 30 days of receipt of your request to cancel and the policy documentation and certificate of insurance.

If you wish to terminate the contract after this 14 day period, please contact the broker, intermediary or agent who arranged the Policy for you.

HOW TO MAKE A CLAIM

If you wish to report an accident or theft or wish to make a claim, please telephone **0845 640 5105**.

For glass repair or replacement, please telephone **0845 640 5105**

HOW TO COMPLAIN

If you have any complaint about any aspect of the service you receive please contact the Broker or organisation that arranged the Policy for you. Alternatively, you can email us at customercare@abcinsurance.co.uk, call us on **0845 640 5104** or write to us at ABC Insurance, 69 Park Lane, Croydon, CR9 1BG. A copy of our internal complaint handling procedure is available on request.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter. The address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Telephone: 0845 080 1800 or email: complaint.info@financialombudsman.org.uk.

WHAT HAPPENS IF WE ARE UNABLE TO MEET OUR LIABILITIES?

If we are unable to meet our liabilities to policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme.

The level of compensation differs depending on the type of cover:

- Compulsory Insurance = 100% claim
- Non-compulsory insurance = 100% of the first £2,000 and 90% of remainder of the claim

Further information can be obtained from: Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Telephone: 0207 892 7300 or email: enquiries@fscs.org.uk.

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