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Car Insurance



Insurances

Optima car insurance Policy summary

This document is a guide to the cover we provide. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover, please read your policy booklet (reference code G040 08/2007), certificate of motor insurance and schedule.

Groupama Insurance Company Limited provides this insurance.

Type of insurance: Private car – Comprehensive

Length of contract: 12 months

The law which applies to the contract: The law of England and Wales

Features and benefits

SUMMARY OF THE COVER WE PROVIDE	DETAILS AND LIMITS	SECTION OF THE POLICY THAT CONTAINS MORE DETAILS
<p>Using your car abroad</p> <p>This policy provides full policy cover in:</p> <ul style="list-style-type: none"> any country that is a member of the European Union; and any other country listed on the back of your certificate of motor insurance. 	<p>If cover is required in any other country and we agree to provide that cover we will provide you with an international insurance certificate (green card) for the period of your journey if you pay us the required premium.</p>	<p>Section 9</p>
<p>Car stereos and other audio equipment</p> <p>This policy covers loss or damage to any car stereo and other audio equipment permanently fitted to your car.</p>	<p>There are no limits on the cover we provide for equipment fitted to the manufacturer's specification for your car.</p> <p>We will pay up to £500 for equipment not fitted to the manufacturer's specification for your car.</p> <p>This limit will apply after taking off any excess that applies.</p>	<p>Section 2</p>
<p>Lost car keys and replacing locks</p> <p>This policy covers any necessary replacement of keys and locks if your car keys are lost or stolen.</p>	<p>This cover does not apply if you leave your keys in or on your car while it is unoccupied.</p> <p>The most we will pay for any one event is £400.</p>	<p>Section 8</p>
<p>Medical expenses</p> <p>This policy covers medical expenses if you or your passengers are injured in a road accident involving your car.</p>	<p>The most we will pay is £100 for each injured person.</p>	<p>Section 5</p>

<p>Replacing your car with a new one</p> <p>We will replace your car with a new one if yours is less than 12 months old from the date of first registration and is:</p> <ul style="list-style-type: none"> • stolen (and not found); • damaged (in a way that is covered by the policy) and the repair costs are more than 60% of the manufacturer's UK list price (including tax and VAT) at the time of the loss or damage. 	<p>Your car must be less than 12 months old from the date of first registration at the time of the loss or damage and:</p> <p>a you are the first and only registered keeper; or</p> <p>b you are the second registered keeper and the first keeper was a company we recognise as a main agent of the vehicle manufacturers.</p> <p>If a replacement car is available that is the same make and model as yours, we will replace it with that car.</p> <p>If no replacement car is available, we will pay you the price of your car, its fitted accessories and spare parts as set out in the manufacturer's last UK price list.</p>	<p>Section 2</p>
<p>Temporary replacement car</p> <p>We provide a free replacement car for up to 28 days when your car is being repaired under this policy.</p>	<p>Your car must be repaired by a Groupama partnership repairer.</p> <p>The loss or damage must have happened in the UK and you must be 18 or older at the time of the claim.</p> <p>This cover is not available if your car:</p> <p>a would cost more to repair than the car is worth; or</p> <p>b has been stolen and has not been found.</p>	<p>Section 11</p>
<p>Emergency medical treatment</p> <p>Under the Road Traffic Acts, we will pay emergency treatment fees.</p>	<p>Any payment under this section will not affect your no claim discount.</p>	<p>Section 1d</p>
<p>Excess</p> <p>The excess is the first amount of any claim for accidental damage that you must pay. The amount of the excess depends on the make and model of your car.</p> <p>A £100 excess for fire and theft also applies to this policy.</p>	<p>A higher excess for accidental damage applies if your car is being driven by an inexperienced driver or someone who is under 25.</p> <p>If you have asked for a voluntary accidental damage excess, this will apply as well as any other excesses.</p>	<p>Your policy schedule and endorsements FX4, NX and XA</p>

<p>Repairing and replacing glass</p> <p>This policy covers:</p> <ul style="list-style-type: none"> • repairing and replacing broken glass in your car's windscreen, back windscreen, sunroof or side windows; and • repairing any scratches to the bodywork caused by the broken glass (as long as there has not been any other loss or damage to your car) 	<p>A £50 excess applies if the glass is replaced (there is no excess if the glass is repaired).</p> <p>If you do not use a glass company we approve, the most we will pay will be £150 after taking off any excess.</p> <p>Panoramic windscreens are not covered.</p>	<p>Section 6 and endorsement W06.</p>
<p>Personal accident benefits</p> <p>We provide benefits if you or your husband, wife or civil partner are accidentally injured in the EU while travelling in or getting in or out of any car and this injury alone results, within three months, in:</p> <ul style="list-style-type: none"> • death; • permanent and total loss of sight in one or both eyes; or • loss of one or more arms and legs. 	<p>The most we will pay is £5000 for each person for each accident.</p> <p>The injury must be diagnosed, or the death certified, by a doctor registered to practise in the European Union.</p> <p>If you or your husband, wife or civil partner have any other car-insurance policy with us, we will only pay the benefit under one policy.</p>	<p>Section 3</p>
<p>Personal belongings</p> <p>This policy covers stolen or damaged clothing and personal belongings caused by fire, theft or attempted theft while they are in or on your car.</p>	<p>The most we will pay for any one event is £200.</p> <p>A list of items we do not cover is shown in the policy.</p> <p>We will not cover belongings left in a cabriolet or convertible car unless they are stored in a locked boot or glove compartment.</p> <p>We will not cover belongings left in an unoccupied car if the car is unlocked, the windows or roof opening are open or the keys are in or on the car.</p> <p>We will not cover loss or damage to mobile phones or electronic navigation equipment, for example, sat nav.</p>	<p>Section 4</p>

<p>Hotel and travel expenses</p> <p>If your car cannot be driven after an accident or loss covered by this policy, we will either pay:</p> <ul style="list-style-type: none"> • hotel expenses up to £50 a person if the loss or damage results in an unplanned overnight stop; or • travel expenses up to the equivalent of a standard-class rail fare home from the station nearest to where the accident or loss happened. 	<p>The most we will pay for any one event is £100.</p>	<p>Section 7</p>
<p>No claim discount</p> <p>If you do not make a claim, we will give you a no claim discount</p>	<p>Your no claim discount will be protected as long as you do not make more than two claims in any five years in a row that you are insured.</p> <p>You cannot transfer your no claim discount to someone else.</p> <p>You will not lose your no claim discount if:</p> <ul style="list-style-type: none"> a we recover all the money we have paid out; b the only claim you make is under either section 6 or section 1d of this policy; or c you make a claim because your car is hit by a driver who is uninsured, has been identified and who was solely to blame for the accident. 	<p>Section 10, your policy schedule and endorsement F01</p>
<p>Car sharing</p> <p>Your policy covers you for carrying passengers for social purposes in return for payment.</p>	<p>For this cover to apply:</p> <p>your car must not be built or adapted to carry more than eight passengers (not including the driver);</p> <p>you must not be carrying the passengers as a business; and</p> <p>you must not be making a profit from the passengers' payments.</p>	<p>Section 12</p>

<p>Cover when your car is being serviced, examined or repaired</p> <p>When your car is with a motor trader at a garage or similar premises for a service, examination or repair, comprehensive cover continues to apply to your and only your car.</p>	<p>We will ignore the limitations about driving and use described in your certificate of motor insurance while it is being driven by (or in the care of) a motor trader or their employees.</p>	<p>Section 13</p>
<p>Replacing child car seats</p> <p>This policy covers child seats fitted in your car if it is involved in an accident or damaged as a result of fire or theft.</p>	<p>We will pay up to £250 towards the cost of replacing the child seats.</p> <p>To be able to claim for your child seats there must also be evidence of loss or damage to your car.</p>	<p>Section 2</p>

Main exclusions and limits

SUMMARY OF THE COVER WE PROVIDE	DETAILS AND LIMITS	SECTION OF THE POLICY THAT CONTAINS MORE DETAILS
Failures and breakdowns	This policy does not cover any mechanical, electrical or computer failure, breakdown or breakage.	Section 2
Deception	We will not cover loss of your car by deception by someone who claims to be a buyer or a buying or selling agent.	Section 2
Deliberate damagea	Loss or damage as a result of a deliberate act by anybody insured under this policy.	Section 2
Cars left unoccupied	We do not cover loss or damage if your car is left unoccupied and is unlocked, the windows or roof opening are open or the keys are in or on your car.	Section 2
<p>Driving other cars</p> <p>Your certificate of motor insurance will tell you whether this policy covers you while you are driving any other cars.</p> <p>You are not allowed to use this section to secure the release of a motor vehicle which has been seized by or on behalf of any government or public authority.</p>	<p>We will not cover loss of or damage to the car you are driving.</p> <p>We will cover you as long as:</p> <ul style="list-style-type: none"> a you do not own the car; or b you have not hired it under a hire purchase or leasing agreement. <p>The cover only applies if:</p> <ul style="list-style-type: none"> a there is no other insurance in force which covers the same claim; b you have the owner's permission to drive the car; c you are driving the car in the UK; and d you still have the car you insured under this policy and it has not been damaged so that it would cost more to repair than it is worth. 	Section 1e and your certificate of motor insurance.
Trailer cover	Loss or damage to any trailer, caravan or vehicle, or their contents, while being towed by or attached to your car.	Section 2

Non standard electronic equipment	We will not cover loss or damage to televisions, phones, games consoles, electronic navigation equipment (for example, sat nav) or radar-detection equipment not permanently fitted to your car and which was not part of the manufacturer's specification when the car was first registered.	Section 2
Government and local authorities	We will not cover loss or damage caused by any government, public or local authority legally taking, keeping or destroying your car.	Section 2
Family and people living with you	We will not cover loss or damage to your car if, at the time it happens, it is being driven or used without your permission by someone in your family or someone who is living with you (unless you report the person driving or using your car to the police for taking your car without your permission).	Section 2
Using your car on a racetrack	This policy does not provide cover for using your car on a racetrack	General exceptions

COOLING-OFF PERIOD

We hope you will be happy with your insurance policy. However, if this policy does not meet your needs, you have 14 days from the date you received your policy document to cancel this policy and receive a full refund. We will not give you a refund if you have claimed for the total loss of your car or an incident has happened that may result in that claim.

To cancel your policy, please contact the broker or intermediary who sold you your policy. You must return your policy document and certificate of motor insurance or cover note before we refund your premium.

YOUR AND OUR RIGHTS TO CANCEL YOUR POLICY

After 14 days, you can cancel this policy at any time by writing to us and sending us your certificate of motor insurance. As long as you have not made a claim under the policy, we will refund part of your premium based on the period of cover that was left to run at the time you cancelled. We will cancel the policy from the date we receive the certificate of motor insurance.

We, or our broker or intermediary, may cancel this policy by giving you seven days' notice in writing. We will send this notice by recorded delivery to your last known address. You must send us the certificate of motor insurance before we can refund part of your premium.

MAKING A CLAIM

If you want to make a claim, please phone 0870 240 1895 (0044 23 92205450 if you are phoning from outside the United Kingdom) as soon as possible. Lines are open 24 hours a day.

For broken glass, please phone 0800 85 44 54 (0044 23 239220 if you are phoning from outside the United Kingdom).

HOW TO COMPLAIN

We are committed to delivering the highest standards of customer care. However, we realise that there may be times when things go wrong and we have procedures in place to investigate any complaints. To complain, please contact the department where the problem happened.

For complaints about claims, please phone 0870 240 1895 or e-mail claims.care@groupama.co.uk.

For complaints about administration and documents, please phone 0161 834 9888 or e-mail underwritingcustomerservice@groupama.co.uk.

If you are not satisfied with our final response, you may be able to complain to the Financial Ombudsman Service.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation if we cannot meet our responsibilities. You can get full details from the FSCS at www.fscs.gov.uk or by phoning them on 0207 892 7300.

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