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Car Insurance



Optima Third Party 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 – Third party only

Duration 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>Injury and death</p> <p>This policy covers you for all your legal responsibilities arising from death of or personal injury to any person as a result of an incident involving your car.</p>	<ul style="list-style-type: none"> • Please read your policy for details of the cover, limits and exclusions. 	Section 1a and General Exceptions.
<p>Damage to other people's property</p> <p>This policy covers damage to any other people's property caused by an accident your car is involved in.</p>	<ul style="list-style-type: none"> • The most we will pay is £20 million. 	Section 1a
<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. 	<ul style="list-style-type: none"> • 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 the journey if you pay us the required premium. 	Section 9
<p>Emergency medical treatment</p> <p>Under the Road Traffic Acts, we will pay emergency treatment fees.</p>	Any payment under this section will not affect your no claim discount.	Section 1d

<p>No claim discount</p> <p>If you do not make a claim, we will give you a no claim discount.</p>	<ul style="list-style-type: none"> • 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. • You cannot transfer your no claim discount to someone else. • You will not lose you no claim discount if: <ul style="list-style-type: none"> a) we recover all the money we have paid out; or b) the only claim you make is under section 1d of this policy. 	<p>Section 10, Policy Schedule and Endorsement FO1.</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> <ul style="list-style-type: none"> • your car must not be built or adapted to carry more than eight passengers (not including the driver), • you must not be carrying the passengers as a business; and • you must not be making a profit from the passenger's payments 	<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 third party only cover continue to apply to your and only your car.</p>	<ul style="list-style-type: none"> • 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>Section 13</p>

<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>	<ul style="list-style-type: none"> • We will not cover loss of or damage to the car you are driving. • We will cover you as long as: <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. • The cover only applies if: <ul style="list-style-type: none"> a) there is no other insurance in force which covers the same claim; b) you have the owners 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. 	<p>Section 1e and your certificate of motor insurance.</p>
<p>Trailer cover</p>	<ul style="list-style-type: none"> • Loss or damage to any trailer, caravan or vehicle, or their contents, while being towed by or attached to your car. 	<p>Section 2</p>
<p>Using your car on a racetrack</p>	<ul style="list-style-type: none"> • This policy does not provide cover for using your car on a racetrack. 	<p>General exceptions.</p>
<p>Repairing and replacing glass</p>	<ul style="list-style-type: none"> • This policy does not cover: <ul style="list-style-type: none"> a) repairing and replacing broken glass in your car's windscreen, back windscreen, sunroof or side windows; and b) 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). 	

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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