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Car Insurance

Highway Policy Summary

Some important facts about your Car insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

This Insurance is governed by English law (unless you live in Jersey or Guernsey, where Jersey or Guernsey law will apply).

This policy is valid for a calendar year.

FEATURES AND BENEFITS INCLUDED AUTOMATICALLY	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p>Third Party Cover - Third party liability: Unlimited indemnity in respect of death or injury to third parties (including passengers). Limited cover for damage to other people's property.</p> <p>Legal Representation and Costs - Reasonable legal costs and expenses for representing the Insured at an inquest or enquiry or defending charges of causing death by dangerous driving or manslaughter.</p> <p>Towing - Cover is extended under this section while the insured vehicle is legally towing a caravan, trailer or broken-down vehicle.</p> <p>Emergency Medical Treatment - We will pay for emergency medical treatment after an accident involving the insured car.</p>	<p>Applies to all covers.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> Any amount above £20,000,000 for damage to other people's property and any amount above £5,000,000 for costs and expenses incurred. Loss or damage to the insured car Any property in the car. Death or injury to the person driving the insured car. <p>We will pay for emergency medical treatment up to the limits specified in the Road Traffic Acts.</p>	<p>1</p>
<p>Fire & Theft Cover - We will cover you for the loss or damage to the insured car, including standard accessories and fitted entertainment equipment, by fire, lightning, explosion, theft or attempted theft.</p>	<p>Only applies to Comprehensive or Third Party Fire & Theft cover. Must be the insured car for a claim to be made.</p> <p>The maximum amount we will pay is the market value of the vehicle at the time the loss or damage occurred. There are limits to the amount paid for fitted entertainment equipment, dependant on the cover you have chosen.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> The excess, or any loss or damage up to the amount of the excess, that appears on the schedule. Satellite navigation equipment unless fitted as standard. Loss or damage if the insured vehicle is taken, or driven, by any person who is not an insured driver but is a member of the policyholder's family or household, or by an employee or ex-employee. <p>You must keep your vehicle and its keys safe at all times for a claim to be valid. When leaving your vehicle at any time you must ALWAYS close the doors, windows, and sunroof and lock the vehicle removing the keys. Failure to remove your keys and lock your car may result in a claim for theft being refused.</p>	<p>2</p>
<p>Accidental Damage - We cover the loss or damage to the insured car including standard accessories and fitted entertainment equipment.</p> <p>Courtesy Car provided whilst vehicle is being repaired at our recommended repairer.</p>	<p>Only applies to Comprehensive cover.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> Any exclusion or limitation applying to the Fire & Theft section also applies to this section. Damage caused by frost unless you have taken all reasonable care to prevent it. Damage caused by filling the insured car with the wrong fuel. Tyre damage caused by wear and tear, braking, punctures, cuts or bursts. <p>Provision of any Courtesy Car is subject to availability.</p>	<p>3</p>

FEATURES AND BENEFITS INCLUDED AUTOMATICALLY	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p>New Car replacement – If, within 1 year of you buying the insured car from new the vehicle incurs damage that will cost more than 60% of the manufacturers list price then we will replace the insured car with a new one of the same make, model and specification.</p>	<p>Only applies to Comprehensive cover.</p> <p>You must be the first registered owner of the vehicle. If you wish to have the claim settled on a cash basis the most we will pay is the current market value of the insured car.</p> <p>We are not liable for any loss arising from the delay of getting the replacement car. Any payment will be subject to the excess that appears on the schedule.</p>	3
<p>Windscreen and Windows – We pay for the damage to the insured car’s windscreen and windows.</p>	<p>Only applies to Comprehensive cover.</p> <p>There may be a limit to the maximum amount payable dependant on which windscreen repairer or replacement provider you use. We suggest you use our approved provider Highway Glassline (0800 678 1010).</p>	4
<p>Personal Accident, Personal Belongings and Medical Expenses – We provide cover in the event of death or injury to the insured or spouse or civil partner when caused by an accident using the insured car.</p> <p>There is limited cover for personal belongings arising from an accident, fire, theft or attempted theft involving the insured car.</p> <p>There is limited cover for medical expenses, in addition to the compulsory Emergency Medical Treatment fee (see Section 1), arising from an accident involving the insured car.</p>	<p>Only applies to Comprehensive cover.</p> <p>Personal Accident cover</p> <ul style="list-style-type: none"> • Excludes anyone who is under 21 or 75 or older • Excludes any death or bodily injury from suicide or attempted suicide. • Excludes failure to use seatbelts, • Maximum payment £5000 per person. <p>Personal Belongings cover</p> <ul style="list-style-type: none"> • Maximum payment £100 • Excludes money, stamps, tickets, documents, securities, furs, jewellery, entertainment, phone or computer equipment, keys, remote devices or property covered by any other insurance. <p>Medical Expenses cover.</p> <ul style="list-style-type: none"> • Maximum £150 payment for each person. 	5
<p>Foreign Use – Policy cover automatically extended to member countries of the European Union, Andorra, Croatia, Iceland, Norway and Switzerland for up to a quarter of the Period of Insurance.</p>	<p>No cover applies to any country which is not a member state of the European Union, or Andorra, Croatia, Iceland, Norway or Switzerland.</p> <p>Excludes any period in excess of a quarter of the Period of Insurance.</p>	6
<p>Replacement Locks - If the keys, lock transmitter or entry card for the keyless entry system of your Insured Car are stolen, we will pay up to £750 towards the cost of replacing: the door and boot locks, the ignition and steering locks, the lock transmitter or the entry card.</p>	<p>Only applies to Comprehensive cover.</p> <p>Subject to our being satisfied that the identity or the location of your vehicle is known to any person who may have the keys, transmitter or entry card.</p> <p>Payment is subject to the excess applicable.</p>	8

OPTIONAL OR ADDITIONAL BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p>Guaranteed Hire Car - A guaranteed hire car is provided in the event of an accident, fire, theft or total loss for up to 14 days.</p>	<p>Subject to payment of additional premium, which must be paid at inception or renewal, not available mid term.</p> <p>Class A car provided</p> <p>Any period in excess of 14 days will incur hire charge by hire car provider.</p>	
<p>Driving other cars – Cover as for third party for any private motor car you do not own that you drive with that owner's permission.</p> <p>Cover is given at Underwriters discretion</p>	<p>Excludes:-</p> <ul style="list-style-type: none"> • Any exclusion or limitation applying to the Third Party section also applies to this section. • Use of a private motor car unless there is a current and valid policy of insurance in force for the vehicle being driven under this Section. <p>This extension is given in accordance with underwriting rules, which may vary. Your Certificate of Insurance will display this cover if applicable. You should not assume you have this cover until you are in possession of your Certificate of Insurance and this cover is displayed.</p>	

CANCELLATION RIGHTS

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reasons by providing confirmation to your insurance adviser in writing and returning any cover note and/or certificate of insurance. If that happens, we will charge you pro rata, subject to a minimum fee of £25 + Insurance Premium Tax, for the cover provided from the beginning of the contract until the policy is cancelled.

You may cancel this insurance outside of the 14-day period by providing confirmation to your insurance adviser in writing and returning any cover note and/or certificate of insurance. We will work out the refund on a pro rata basis less an additional charge of £15 + Insurance Premium Tax to cover our administrative costs. If you cancel your policy following a claim there will be no refund of premium.

CHANGES WHICH MAY AFFECT YOUR COVER

You must tell your insurance adviser as soon as possible if any of your details change and you should contact your insurance adviser for advice if you are not sure whether a change will affect your cover.

If you do not tell your insurance adviser about any relevant changes, we may:

- Reject or reduce your claim
- Cancel the policy and treat it as though it never existed, or
- Do both of the above

When you advise of any permanent or temporary changes to your policy during the period of insurance, a premium adjustment charge of £15 + Insurance Premium Tax will be made in respect of the changes and to cover our administrative costs. This charge is in addition to any administration fees charged by your intermediary.

MAKING A CLAIM

If you wish to report an accident or theft or wish to make any claim please call our Contact Centre (UK) on **0871 222 6062** as soon as possible following any incident.

For Windscreen and window claims only call **0800 678 1010**. Windscreen cover only applies to Comprehensive cover.

COMPLAINTS

We aim to provide a high standard of service but if you are not satisfied with the service you receive you should in the first instance contact your insurance advisor who sold you this insurance. If you remain dissatisfied you should contact

Customer Care Department,
Highway Insurance,
Highway House,
171 Kings Road,
Brentwood,
Essex CM14 4EJ.
Telephone: **01277 266376**.
E-mail
customercare@highway-insurance.co.uk

Please quote the Policy Number in all correspondence. A copy of Highway's complaint handling procedure is available on request.

If we cannot resolve your complaint, 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 0300 123 9 123
(from mobile or non BT lines)

E-mail:
complaint.info@financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME

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

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

Compulsory insurance, (e.g. third party motor), is covered for 100% of the claim.

Non compulsory insurance, (e.g. home insurance), is covered for 100% of the first £2,000 and 90% for the remainder of the claim.

Further information can be obtained from:

Financial Services Compensation Scheme.
7th Floor,
Lloyds Chambers,
Portoken Street,
London
E1 8BN.
Telephone 020 7892 7300 or e-mail,
enquiries@fscs.org.uk.

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