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# Car Insurance

*Provident Policy Summary*

## Provident Private Car

This is a Policy Summary only and does not contain the full terms and conditions of your insurance contract; these can be found in your Policy Booklet. A copy of the Policy Booklet is available on request. Significant or unusual exclusions or limitations are referenced to the Policy Booklet as shown in tabular format at the end of this policy summary.

### WHAT IS PRIVATE CAR?

Private Car is a motor insurance policy provided by Provident Insurance Plc. Your Private Car policy is the contract between you and us and includes the policy booklet, the schedule, the certificate of insurance and any endorsements we send to you, as detailed on the first page of the Policy Booklet.

### WHAT DOES PRIVATE CAR COVER ME FOR?

There are three different levels of cover, which are summarised below, with the lowest cover shown first:

- Third Party Only (TPO) – if you are involved in an accident, you are covered for damage you cause to other people's vehicles or property or for injuries they sustain.
- Third Party Fire & Theft (TPFT) – in addition to the cover provided above, you are also covered for loss or damage to your own vehicle caused by fire or theft.
- Comprehensive (Comp) – in addition to the cover provided above, you are also covered for damage your vehicle sustains in an accident and damage caused by vandalism.

Your level of cover is indicated on your Schedule.

### HOW LONG DOES MY PRIVATE CAR CONTRACT RUN FOR?

Private Car is an annual contract. A six month contract maybe available, on request, if you have not previously been insured with Provident.

The inception and renewal dates for your policy are shown in your Schedule and Certificate of Insurance.

We recommend that you review and update your cover periodically to ensure it remains adequate.

### WHAT HAPPENS IF I CHANGE MY MIND?

If this cover does not meet your needs, please return all your documents within 14 days of receipt – including the Certificate of Insurance. We will refund the premium for the exact number of days left on the policy. We will also do this if you want to cancel the policy within 14 days after the renewal date.

### CAN MY PRIVATE CAR CONTRACT BE CANCELLED DURING THE YEAR?

The policy may be cancelled mid-term in the following circumstances:

- by us, your Broker or other person acting for us, by giving you seven days' notice in writing to your last known address (if this happens, we will return the premium for the time left on the policy), or
- by you, by returning the current Certificate of Insurance to us (if this happens, providing no incident giving rise to a claim has occurred in the current period of insurance, you will be entitled to a refund of premium for the exact number of days left on the policy less an administration charge of £35).

### HOW DO I NOTIFY A CLAIM UNDER PRIVATE CAR?

Should you wish to make a claim under your Private Car policy you should call our Green Light Claims Helpline on **08705 320 999**. This number is open 24 hours a day, 365 days a year. It is a condition of your policy that you must report incidents to us as soon as possible. You must tell us immediately if there is to be a prosecution, inquest or other court proceedings as a result of the incident. You must not admit liability, settle, reject, negotiate or agree to pay any claim without our written permission and must send us any letters you receive from other people involved in the incident immediately without answering them.

## HOW DO I MAKE A COMPLAINT ABOUT MY POLICY?

We value the opportunity to investigate concerns you may have about our service. Provident Insurance is committed to handling complaints fairly, thoroughly and promptly. We will be pleased to send you a copy of our procedures for handling complaints if you request one which can be obtained via the telephone number or address detailed below.

If you have a complaint please phone us on **01422 331 166** or write to us at the following address:

Customer Relations Team  
Provident Insurance  
Halifax House  
Ferguson Street  
Halifax  
West Yorkshire  
HX1 2PZ

Our aim is to get it right first time and every time, if you are not happy with our final response to your complaint, or if we have not given you a final response within eight weeks you may refer your complaint to the Financial Services Ombudsman to review your case. This is a free and impartial service.

## MOTOR INSURANCE DATABASE (MID)

We will add your policy details to the Motor Insurance Database (MID), run by the Motor Insurers' Bureau (MIB). The DVLA and DVLNI may use this information for the purpose of electronic vehicle licensing. The police may also use it to see whether a driver is using their vehicle legally or to prevent and detect crime. If you are involved in an accident (in the United Kingdom or abroad), other United Kingdom insurers and the Motor Insurers' Bureau (MIB) may search databases to gather relevant policy information.

Anyone making a claim for a road traffic accident (including citizens of other countries) may also gather relevant information which is held on the database. You can find out more about this from us, or at [www.mib.org.uk](http://www.mib.org.uk)

## FINANCIAL SERVICES COMPENSATION SCHEME

Provident Insurance is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Provident cannot meet its obligations (e.g. if Provident go out of business, into liquidation or are unable to trade).

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk), telephone number 0207 892 7300).

## OTHER IMPORTANT INFORMATION

You and we can choose the law that governs the insurance contract. Unless you and we agree differently in writing, English Law will apply. We supply the policy documents only in the English language and with your agreement we will always communicate with you in English.

We are authorised and regulated by the Financial Services Authority as an insurance company under Registration No. 202167. You can get more information at [www.fsa.gov.uk](http://www.fsa.gov.uk) or you can phone the FSA on 0845 606 1234.

Provident Insurance plc. Registered in England number 877728.

# Features and Benefits


FEATURES & BENEFITS	EXCLUSIONS & LIMITATIONS	POLICY SECTION	COMP	TPFT	TPO
<p><b>Loss of or damage to your vehicle caused by accident, or vandalism.</b></p> <p>Provides cover up to the insured value shown on your Policy Schedule.</p>	<p>If the insured value is greater than the market value we will only pay up to the market value of the vehicle. What is not covered:</p> <ul style="list-style-type: none"> <li>loss or damage if your vehicle is taken or driven without your permission by your employee, member of your family, by a person living in your home or by a person in a close personal relationship;</li> <li>loss or damage caused by theft or attempted theft while no one is in your vehicle, unless all doors, windows, other openings are closed and locked, the keys or ignitions unlocking devices are removed and security devices are set.</li> </ul>	1	✓	✗	✗
<p><b>Loss of or damage to your vehicle caused by fire, theft or attempted theft</b></p> <p>Provides cover up to the insured value shown on your Policy Schedule.</p>	<p>If the insured value is greater than the market value we will only pay up to the market value of the vehicle. What is not covered:</p> <ul style="list-style-type: none"> <li>loss or damage if your vehicle is taken or driven without your permission by your employee, member of your family, by a person living in your home or by a person in a close personal relationship;</li> <li>loss or damage caused by theft or attempted theft while no one is in your vehicle, unless all doors, windows, other openings are closed and locked, the keys or ignitions unlocking devices are removed and security devices are set.</li> </ul>	1	✓	✓	✗
<p><b>New vehicle replacement</b></p> <p>Available on request if your vehicle is less than 12 months old from the date of first registration and it is:</p> <ul style="list-style-type: none"> <li>it is damaged so that the cost of repair is more than 60% of the maker's current list price</li> </ul>	<p>The benefit only applies if a new vehicle of the same make, model and specification is available straight away in the UK.</p>	1	✓	✗	✗
<p>Available on request if your vehicle is less than 12 months old from the date of first registration and it is:</p> <ul style="list-style-type: none"> <li>if it is stolen and not recovered</li> </ul>	<p>The benefit only applies if a new vehicle of the same make, model and specification is available straight away in the UK.</p>	1	✓	✓	✗
<p><b>Legal liability to cover other people</b></p> <p>Provides cover for legal liability for the death or bodily injury to any person or damage to property</p>	<p>What is not covered:</p> <ul style="list-style-type: none"> <li>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 series of claims caused by one event;</li> <li>We will not pay for loss or damage to any vehicle or property that you or any person claiming under this policy section owns or possesses.</li> </ul>	2	✓	✓	✓
<p><b>Towing</b></p> <p>The cover your policy provides continues to apply while your vehicle is being used to tow a trailer, a caravan or a broken down vehicle, providing it is not being towed for reward.</p>	<p>Cover is not provided for loss or damage to the any single trailer, caravan or broken-down vehicle whilst it is attached to your vehicle.</p>	2 and General Conditions	✓	✓	✓

FEATURES & BENEFITS	EXCLUSIONS & LIMITATIONS	POLICY SECTION	COMP	TPFT	TPO
<b>Audio equipment</b> Provides cover for the replacement (including fitting) or repair of equipment such as radios, speakers and CD or cassette players	We will pay the cost, but only up to £500, to replace or repair audio equipment and navigation systems permanently fitted to your vehicle. If the equipment was supplied and fitted as standard when your vehicle was first registered, we will pay the cost but only up to £1,000. Cover only applies to permanently fitted equipment. Excluding telephones, televisions, CB and other transmitting or receiving equipment.	1	✓	✗	✗
	We will pay the cost, but only up to £150, to replace or repair audio equipment permanently fitted to your vehicle. Excluding telephones, televisions, CB and other transmitting or receiving equipment.	1	n/a	✓	✗
<b>Foreign Travel</b> Full policy cover in accordance with your schedule is provided to allow your vehicle to be used in:  1. any country which is a member of the European Union  2. any other country which the Commission of the European Union approves as meeting the requirements of Article7(2) of the European Community Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (no. 72/166 CEE)	Your policy automatically provides the cover shown on your Schedule for a limited time, in any one period of insurance while you are using your vehicle in the countries referred to under features and benefits, provided that:  1. Your vehicle is taxed and registered in the United Kingdom  2. Your vehicle is normally kept in the United Kingdom  3. You maintain a permanent home in the United Kingdom  Permanent residents in Northern Ireland have foreign use cover as on their Schedule which is extended for up to 365 days in the Republic of Ireland only.	3	✓ (limited to 90 days per year)	✓ (limited to 35 days per year)	✓
<b>Driving Other Cars</b> If the insurance is taken out in your name, you are provided with Thirty Party Only cover for you to drive, in the territorial limits, other private motor cars not owned by or registered to you with the owner's permission.	This cover applies while you still own the insured vehicle and you are over 21 years of age. This cover does not allow use to secure the release of a motor vehicle, other than your vehicle identified on your certificate of insurance, which has been seized by, or on behalf of, any government or public authority.  What is not covered: <ul style="list-style-type: none"> <li>• Headstart, Headstart Net and Online Headstart policies</li> <li>• any vans, motorcycles, or any other motor vehicle that is not a private motor car</li> <li>• driving any other private motor car outside the territorial limits as defined in your policy booklet</li> </ul>	7	✓	✓	✓
<b>Courtesy car</b> In the event of damage to your vehicle you will be offered use of a loan car whilst repairs to your vehicle are carried out.	A courtesy car is available if your vehicle is repairable when using one of our approved repairers and is subject to availability. Standard policy terms apply to your use of the courtesy car. The courtesy car will not necessarily be equivalent to your vehicle's make and model.	1	✓	✗	✗
	In the event of your vehicle being recovered with theft damage you will be offered use of a loan car whilst repairs to your vehicle are being carried out.	A courtesy car is available if your vehicle is repairable when using one of our approved repairers and is subject to availability. Standard policy terms apply to your use of the courtesy car. The courtesy car will not necessarily be equivalent to your vehicle's make and model.	1	✓	✓

FEATURES & BENEFITS	EXCLUSIONS & LIMITATIONS	POLICY SECTION	COMP	TPFT	TPO
<p><b>Personal accident</b></p> <p>Provides cover up to £5,000 should you, your spouse or civil partner be killed, suffer the loss of sight, hands or feet while travelling in your vehicle, or getting into or out of any pri</p>		4	✓	x	x
<p><b>Personal belongings</b></p> <p>Personal cover for loss of or damage to personal belongings in your vehicle caused by accident, fire, theft or attempted theft.</p>	<p>This does not apply to:</p> <ul style="list-style-type: none"> <li>theft or attempted theft while no-one is in the vehicle unless all doors, windows and other openings on the vehicle are locked and it is broken into by force;</li> <li>theft from a soft topped vehicle unless from a locked boot or glove compartment.</li> </ul>	5	✓ £50 limit	x	x
<p><b>Windscreen damage or breakage to glass</b></p> <p>Provides cover for accidental or malicious damage to the windscreen or windows of your vehicle. Cover is automatically provided on Comprehensive policies and is available as an optional extra on Third Party Fire and Theft and Third Party Only policies, if it is taken out at the inception or renewal of the policy.</p>	<p>You will have to pay the amount of any excess shown in your Schedule. This is reduced where you use one of Provident's recommended glass repair or replacement companies.</p> <p>If you do not use one of our chosen windscreen repairers, the most we will pay under this section is £95 after deducting excesses.</p> <p>If you claim under this policy section, your no-claim discount will not be affected</p> <p>What is not covered</p> <ul style="list-style-type: none"> <li>damage to any part of a glass or plastic sunroof, roof panel, or foldable roof or removable hood of a convertible vehicle</li> <li>damage as a result of a deliberate act by anybody insured by this policy</li> </ul>	6	✓	Optional	Optional
<p><b>Protected No Claim Discount</b></p> <p>Available on request for policyholders with 4 years or more No Claim Discount.</p>	<p>You will only lose your discount if there are more than two claims in any five years of insurance</p> <p>This cover does not apply to Headstart, Headstart net and Online Headstart policies</p>	General conditions	Optional	Optional	Optional

# General Exclusions and Conditions

	Significant exclusions or limitations	Policy section
Damage claim excesses	You will pay the amount of any excess shown in your schedule toward the cost of repairs to your vehicle for damage caused by accident, malicious damage, fire, theft, or attempted theft.	Shown on Policy Schedule and in your Policy Booklet under excesses section
Change of circumstances	<p>You must tell us as soon as possible about any change in circumstances likely to affect our decision to continue the insurance or deal with a claim. Examples of these changes are:</p> <ul style="list-style-type: none"> <li>• changes in the number of vehicles owned or regularly driven by you or by members of your family who live with you;</li> <li>• changes of any type to your vehicle including engine modifications and changes such as fitting alloy wheels or spoilers or skirts;</li> <li>• any problem to do with the health of any person who will drive your vehicle;</li> <li>• a motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive your vehicle;</li> <li>• changes in the ownership or use of your vehicle or in the job of any person who will drive your vehicle; and</li> <li>• changes to your address or the address where your vehicle is usually kept</li> <li>• if a person whose details have not previously been given to us is likely to drive your vehicle, you must give us full details. Please note that any changes made to your policy mid-term may incur an administration charge.</li> </ul>	Shown in the Policy Booklet under general conditions

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