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# Car Insurance



*Private Motor Insurance Policy Summary*

This is a summary of the terms of the cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule and any endorsements which apply to your own policy for full details of your cover.

**INSURANCE COMPANY:** Southern Rock Insurance Company Limited

**TYPE OF INSURANCE:** Private Motor

## SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY SECTION):

### SECTION 1

We will not pay for any of the following:-

- Loss of or damage to telephone, communication, navigation or television / games equipment of any kind.
- Loss or theft of keys, remote controls or security devices.
- Loss or damage caused by an inappropriate type or grade of fuel being used.
- Loss or damage arising whilst Your Car is being driven by or in charge of any person who is under the influence of alcohol or drugs.
- Damage to tyres by application of brakes or by punctures, cuts or bursts.
- Loss or damage arising from theft while the ignition key or similar device has not been removed and all doors, windows and other openings
- have been closed and locked whilst your car is left unattended.

### SECTION 2

This will not apply to:-

- Anyone driving your car who has never held a licence to drive it or who is disqualified from holding or applying for such a licence.
- Damage to property belonging to or in the custody or control of any person insured under this part of the policy.

### SECTION 6

You will pay the first £60 of any glass replacement claim.

If a non-approved repairer is used, then cover will be restricted

to £100 after the deduction of the excess.

#### Courtesy Car:

Included - If the vehicle is repairable and an approved repairer is used a courtesy car will be supplied for the duration of repairs, subject to availability.

#### Foreign Use:

Minimum cover required by law to use your car in EU. To extend cover to that shown in your schedule refer to Section 7 in your booklet.

#### Excess:

Please refer to your schedule for details of excesses tied to your policy.

#### Windscreen Repair:

Included - see section 6 of your Policy Booklet for details.

#### Audio/Telephone Equipment:

Included up to £750 for standard equipment - See section 1 for details.

#### Driving Other Cars:

Driving other cars extension is only provided on policies where the proposer and main driver is aged 25 years and over. This will be specified in your certificate if it is applicable.

### Medical Expenses:

Included up to £100 per insured person - See section 3 for details.

### Personal Effects:

Not included.

### New Car Replacement:

Included - See section 1 of the policy booklet for details.

### DURATION OF CONTRACT:

6 or 12 Months. Please refer to your schedule.

### CANCELLATION RIGHTS:

You have the right to cancel your policy during a period of 14 days

from the date of purchase of the contract or the day on which you receive your policy documentation, whichever the later. If you wish to do so, and the insurance has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to do so and the insurance has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro rata basis for the period in which you received cover and will include an additional charge to cover the administration cost of providing the policy.

To exercise your right to cancel your policy, please contact us at the address shown on your policy schedule. Please also return your Certificate of Insurance.

If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium stated.

### CLAIMS ADDRESS:

Claims Department, Eldon Insurance Services Limited, 8th Floor, Cale Cross House, 156 Pilgrim Street, Newcastle Upon Tyne NE1 6SU

Claims Telephone Number - **0845 219 8553**

### COMPLAINTS PROCESS:

Complaints should be directed in writing to the following address:

Customer Services Director, Southern Rock Insurance Co. Ltd, Suite 2B, Eurolife Building, 1 Corral Road, Gibraltar.

If you are still unhappy following our final response, you can refer

the dispute to: The Financial Ombudsman Service, South Quay Plaza,

183 Marsh Wall, London, E14 9SR or by email to: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### IS COMPENSATION AVAILABLE IF SOUTHERN ROCK INSURANCE WAS UNABLE TO MEET ITS LIABILITIES?

If we are unable to meet our liability under this policy, you may be entitled to compensation from the Financial Services

Compensation Scheme (FSCS).


This will depend on the circumstances of the claim. Further Information about the compensation scheme is available from the FSCS on [www.fscs.org.uk](http://www.fscs.org.uk)

### FLEXIBLE PAYMENT OPTIONS:

There are no flexible payment options available on this policy.

### POLICY TERMS

If insurance has been refused or withdrawn in the past 5 years risk is unacceptable

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