Section 1

**Insurance coverage for loss of or damage to your vehicle**

Only If **your vehicle** is lost, stolen or damaged, **we** will: pay for **your vehicle** to be repaired, or  
replace **your vehicle**, or  
pay 100% of the amount of the loss or damage.

**We** may decide to use suitable parts or **accessories** not supplied by the original manufacturer. The same cover also applies to:

**accessories**.  
spare parts and components for **your vehicle** while these are in or on **your vehicle** or while in your private garage.

The maximum amount **we** will pay for **accessories** is shown in your **schedule**.

The most **we** will reimburse will be the **market value** of **your vehicle** at the time of the loss. If **we** know that **your vehicle** is still being paid for under a hire purchase or leasing agreement **we** will pay any claim to the owner described in that agreement. Our liability under this section will then end for that claim.

**Insurance coverage for vehicle recovery in the event of an accident or fire and theft**Within the **USA, we** can arrange for the protection and removal of **your vehicle**. In the event of an incident, please ring our help line and we will see someone to come out and help. If **your vehicle** cannot be made roadworthy immediately it will be taken to our nearest **approved repairer**. **Your vehicle** can be taken to a repairer of your choice if this is nearer, but this may lead to delays in arranging the repairs to **your vehicle**. **We** do not provide a courtesy vehicle if the repairer chosen is not one of our **approved repairers**, even if the courtesy vehicle option is shown in your **schedule**.

Transport home or completion of journey for the driver and passengers or;

* –  Overnight accommodation for the driver and passengers up to a maximum of 200$ in total not including the costs of meals or drinks or;
* –  A refund of the cost of public transport for the driver and passengers to reach the end of their journey subject to a maximum of 200$. You will need to produce receipts in order to claim for this. If **your vehicle** is stolen and not recovered, arrangements will be made to provide alternative transport up to a total value of 200$ in order to complete the journey.

The onward transmission of any messages on your behalf.

Delivery of **your vehicle** back to your address in the **territorial limits** after the repairs have been carried out.

In providing accident recovery assistance **we** will use our reasonable care and skill when providing the service. **We** can, however, cancel services or refuse to provide them if the demands made are excessive, unreasonable or impractical.

Section 2

**Insurance coverage for injury to you or your partner**

If the **principal policyholder**, **vehicle policyholder** or **partners** suffer accidental bodily injury as a

result of:  
a road traffic accident in direct connection with the use of the insured vehicle(s) and/or  
travelling in, getting inside or out of the insured vehicle(s)

listed in your **schedule**, **we** will reimburse an amount as shown in your **schedule**, if, within three months of the accident, the injury is the sole cause of their: death.

irrecoverable loss of sight in one or both eyes or total and permanent loss of hearing in one or both ears.

**loss of any limb**.

The most **we** will pay any one person after any accident is shown in your **schedule**.

The most **we** will pay any one person during any one **period of insurance** is shown in your **schedule**.

If the **principal policyholder**, **vehicle policyholder** or **partners** have any other policies with us in respect of any other vehicle or vehicles the injured person can only claim these benefits under one policy.

The cover applies irrespective of fault.

If you have purchased the optional ‘Personal Accident’ extension, please refer to your **schedule** for the vehicle(s) to which it applies and the additional benefit provided. This extension is only available on Comprehensive policies for either the **vehicle policyholder** only or the **vehicle policyholder** and their **partner.**

**Exclusions to Section 3  
We** will not pay for death or bodily injury arising from suicide or attempted suicide.

Section 4

**Insurance coverage Repair Guarantee**

**We** will provide a lifetime guarantee on **repair quality** carried out on **your vehicle** by our **approved repairer** for as long as **your vehicle** is continuously insured with **us** by the **principal policyholder** and/or the **vehicle policyholder** and maintained in a roadworthy condition.

If a valid contract of insurance is no longer held with **us**, **we** will continue to guarantee the **repair quality** carried out on **your vehicle** by our **approved repairer** for a period of four years from the date of completion of the repairs or for the remainder of the original manufacturer’s warranty for **your vehicle** if greater than three years.

All parts fitted to **your vehicle** by our **approved repairer** will be covered for the duration of the guarantee provided by the part manufacturer/supplier.

**Exclusion to Repair Guarantee**

**We** will not pay for damage under the Repair Guarantee arising from deterioration and wear and tear or parts and component failures.

Section 5

**Insurance coverage for medical expenses and services**If any persons in **your vehicle** are injured as a direct result of **your vehicle** being involved in an accident, **we** will pay for:  
the medical fees arising in connection with that accident. The most **we** will pay for each injured person is shown in your **schedule**. The cover under this section applies irrespective of fault.

Where **your vehicle** has comprehensive cover, a courtesy vehicle can be supplied to reduce your inconvenience following a claim. It is not intended to be an exact replacement for **your vehicle**. Only persons named on the **certificate of motor insurance** as being entitled to drive the vehicle that the courtesy vehicle replaces are covered. Please note that a courtesy vehicle cannot be provided until your claim has been accepted and cover has been confirmed.

The courtesy and hire vehicles table which can be found at the end of this section describes what type of courtesy vehicle will be provided according to your policy cover and situation. This should be read in conjunction with the important information shown below.

**Important Information**

If **your vehicle** is not mobile or won’t work on the road, **we** aim to provide a courtesy or hire vehicle within one working day. However, if an incident occurs during a weekend or on a bank/public holiday, it may not be possible to provide a courtesy vehicle until the following normal working day.

In order to avoid undue delays, please advise **us** during the early stages of your claim if an automatic transmission courtesy vehicle is required. Automatic courtesy vehicles can be supplied, providing the vehicle being repaired is an automatic.

**We** will not be responsible for:

* –  the cost of fuel used.
* –  collection and delivery charges (if they apply).
* –  any charges for fitting **accessories** or **personal belongings**.
* –  any **excess** which would have applied to **your vehicle** which is temporarily replaced.
* –  all charges and costs where the courtesy vehicle is not returned by the end of the maximum benefit period provided for under this policy.

Courtesy vehicles supplied under this section will be of standard type and will not include:

* –  any provision for towing, or
* –  any trailers or caravans.

A courtesy vehicle will not be provided if you are making a claim solely for glass under Section 11.

Returning courtesy vehicles – the courtesy vehicle will be supplied on the condition that it is returned to the depot which supplies it unless alternative arrangements have been made with the supplier.  
If no courtesy vehicle cover is selected or the repairer chosen is not one of our **approved repairers**, a courtesy vehicle will not be provided.

**We** do not provide a courtesy vehicle outside the **territorial limits**. However our European Breakdown cover can be purchased (Comprehensive cover only) so that if there is an accident, breakdown or **theft** abroad, **we** will pay for up to 14 days’ self drive vehicle hire. **We** will also arrange vehicle hire for the part of the journey that is in the **territorial limits**.

**Insurance coverage for courtesy and hire vehicles**

**We** will replace **your vehicle** with a new vehicle of the same make, model and specification (if one is available in the UK) if, within 12 months of the **principal policyholder**, **vehicle policyholder** or a **partner** buying **your vehicle** from new:

any repair cost or damage in respect of any one claim covered by the policy is more than 50% of the vehicle’s USA list price (including vehicle tax and VAT) when **your vehicle** was purchased, or  
**your vehicle** is stolen and not recovered.

**We** will only replace **your vehicle** if the **principal policyholder**, **vehicle policyholder** or a **partner**:

buy it under a hire purchase agreement or other type of agreement where ownership passes to the **principal policyholder**, **vehicle policyholder** or a **partner** and the Financing Company agrees, and the **principal policyholder**, **vehicle policyholder** or a **partner** become the first registered keeper of **your vehicle**, or the second registered keeper of **your vehicle** where **your vehicle** has been pre

registered in the name of the manufacturer or supplying dealer, providing at the time of purchase the mileage was less than 250 miles.

Section 6

**Insurance coverage for personal belongings**

**We** will pay the **principal policyholder** or the **vehicle policyholder** (or, at their request, the person who owns the belongings) for loss of or damage to **personal belongings** caused by **fire**, **theft** or accidental means while the **personal belongings** are in or on **your vehicle**.

The maximum amount payable for any one incident is shown in your **schedule**. A claim can only be made under this section when also making a valid claim which is accepted under Section 1 – Loss of or damage to your vehicle.

**Exclusions to Section 6  
We** will not pay for:  
(1) money, stamps, tickets, documents or securities (such as share and premium bond certificates). (2) goods or samples carried in connection with any trade or business.  
(3) tools.

Section 7

**Insurance coverage for legal costs   
We** will pay the fees and disbursements of any legal representative **we** agree to, to defend anyone **we**

insure under this section, following any incident which is covered under this section:  
at a coroner’s inquest.  
at a fatal accident inquiry.  
in any proceedings brought under the **National traffic and motor Vehicle Safety Act**.

**We** will not pay representation for:  
a plea of mitigation (unless the offence you are charged with carries a custodial sentence). appeals.

Section 8

**Insurance coverage for accidents with uninsured drivers**

Where **your vehicle** has comprehensive cover and the driver of **your vehicle** is involved in an accident caused by an uninsured driver, **we** will refund the amount of any **excess** which has been paid. **We** must be provided with the:

vehicle registration of the other vehicle

the other driver’s name and contact details (telephone number or address)  
This promise only applies where the driver of **your vehicle** was not at fault for the accident. **Exclusions to Section 1  
We** will not pay for:

1. (1)  loss of use, wear and tear, deterioration, depreciation, or any loss or damage which happens gradually.
2. (2)  mechanical, electrical or electronic failure, breakdown or breakage.
3. (3)  computer and equipment failure or malfunction.
4. (4)  loss or damage arising from **theft** while:

(a) the **ignition keys** of **your vehicle** have been left in or on **your vehicle**.

(b) **your vehicle** has been left unattended with the engine running.

1. (5)  damage to tires by braking or by punctures, cuts or bursts.
2. (6)  loss or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
3. (7)  loss of value following repair.
4. (8)  loss or damage arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority.
5. (9)  loss or damage caused directly or indirectly by **fire** if **your vehicle** is equipped for the cooking or heating of food or drink.

Section 9

**Insurance coverage for glass repairs**

**We** will pay for the replacement or repair of the glass in **your vehicle’s** windscreen, sunroof or windows if it is lost or damaged or the bodywork of **your vehicle** suffers scratching arising solely from the damage of glass. The most **we** will pay will be the **market value** of **your vehicle** at the time of the loss. **We** may use suitable parts not supplied by the original manufacturer.

You must telephone our Claims Helpline before any work is carried out. **We** will direct you to an **approved repairer**. If the repairer chosen to replace your glass is not one of our **approved repairers**, **we** will apply a limit to the amount **we** will contribute as shown in your **schedule**.

The **excess** amount which must be paid for any replacement or repair is shown in your **schedule**.  
If you have purchased the optional courtesy vehicle cover under Section 1, **we** do not provide a courtesy

vehicle if you are making a claim solely under this section.  
A claim solely under this section will not affect your no claim discount.