

Welcome to Churchill

This booklet tells you about your car insurance

About the policy

The policy is made up of:

- › This booklet.
- › Your car insurance details.
- › Your certificate (or certificates) of motor insurance.

If the policy includes Green Flag breakdown cover:

- › Your breakdown cover and your car insurance are part of the same policy.
- › The policy also includes the Green Flag policy booklet we've given you.

If you have a policy that includes DriveSure:

- › The policy also includes the DriveSure terms and conditions we've given you.

Please read all these documents carefully and keep them safe in case you need them.

Words in bold type

Some of the words and phrases we use in this booklet have a specific meaning – for example, **your car** or **modifications**.

We've highlighted these words using bold type. You can find the exact meanings of these words in the 'Glossary' on page 4, or at the start of each section.

Comprehensive with DriveSure

If you have a Comprehensive with DriveSure policy:

- › Your cover is the same as a Comprehensive policy.
- › Wherever Comprehensive is mentioned in this policy booklet, this also applies to you.

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FAQs

How much will you pay if my car is damaged?

Where damage to **your car** is covered under your **policy**, we'll pay the cost of repairing or replacing **your car** up to its UK **market value**. This is the current value of **your car** at the time of the claim. It may be different to the amount you paid or any amount you provided when you insured **your car** with us.

Who is covered to drive other cars?

Your **certificate of motor insurance** will show who has cover to drive other cars. We'll only cover injury to third parties, or damage caused to their property, not to the car being driven. See 'Section 1: Liability' on page 11.

Am I covered if I leave my car unlocked or the keys in the car?

We won't pay a claim for theft or attempted theft if **your car** is left:

- › Unlocked.
- › With keys or key fobs in, on, or attached to the car.
- › With the engine running.
- › With a window or roof open.

What's not included in my cover?

We don't cover things like:

- › Mechanical or electrical failure.
- › Wear and tear.
- › Damage to tyres caused by braking, punctures, cuts or bursts.
- › Breakdowns (if your **policy** includes Green Flag breakdown, this may cover getting **your car** going again).

We won't provide cover if **your car** is being used:

- › By someone who's not insured on the **policy**.
- › By someone who's disqualified from driving.
- › For a purpose that's not allowed on the **policy** (as shown on your **certificate of motor insurance**).

You can find full details of what's not covered by the **policy** in each cover section, and in 'Losses we don't cover' on page 33.

Does Churchill have approved repairers?

Churchill customers have access to a national network of **approved repairers**. If **your car** is repaired by one of these, they'll deal with all aspects of your repair.

What is DriveSure?

DriveSure is our telematics insurance product. It's designed to capture how, when and where **your car** is driven, based on driver-monitoring technology. We use it to understand your driving style and give you feedback. This means we can base your premium on your driving record.

What's the difference between commuting and business use?

Business use provides cover for driving in connection with a business or employment. Your **certificate of motor insurance** will show if your **policy** includes business use and the type of business use you have.

Commuting is driving to and from a permanent place of work, for either part of the journey, or for the whole journey. This includes driving to and from a car park, railway station or bus stop as part of your journey to and from a permanent place of work.

Can I use my car abroad?

If you want to use **your car** abroad, your cover depends on the type of **policy** you have and where you're driving. You can find full details in 'Where you can drive' on page 31.

You may need a Green Card if you're travelling abroad. If you need one, please get in touch before you travel. We also recommend you take a European Accident Statement with you. You can get one at churchill.com/eas-form.pdf

Are my electric car's charging cables covered?

Your home charger and charging cables are considered an accessory to **your car**. This means they're covered under 'Section 2: Fire and theft' or 'Section 4: Accidental damage' of your **policy**.

You're also covered for any accidents to others involving your charging cables when they are attached to your car. For example, someone tripping over your cable, as long as you have taken due care to prevent such an accident. See 'Section 1: Liability' on page 11.

Is my electric car battery covered?

Your car's battery is covered if it's damaged as a result of an insured incident. This cover applies whether your battery is owned or leased.

How to get in touch

Need to claim?

0345 878 6261

Windscreen claims

0800 328 9150

If you have Essentials, Comprehensive
or Comprehensive Plus cover

Motor legal helpline

0345 246 2408

If you have Motor Legal Cover

DriveSure help

Email

Support@churchill.com

Call

0345 878 6375

If you have a question about telematics

Help with anything else

FAQs

churchill.com/faqs

Call

0345 877 6680



**If you would like a Braille, large print or audio version
of your documents, please let us know.**

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