



Policy Number: UK-CAR-2025-00456789  
Insurer: SafeNest Insurance Group  
Issue Date: 1st June 2025

## POLICYHOLDER DETAILS

Name:	Mark Johnson	Occupation:	Software Engineer
Date of Birth:	12 March 1988	No Claims Bonus:	5 Years
Address:	45 Greenhill Road, London, SW18 3RQ	Driving Licence Held Since:	May 2009 (Full UK Licence)
Phone:	+44 7512 987654	Previous Insurer:	Direct Line
Email:	mark.johnson@example.co.uk	Claims History:	None

## VEHICLE DETAILS

Make & Model:	BMW 320d M Sport	Engine Size:	1995 cc
Year of Manufacture:	2018	BHP:	190
Registration Number:	LJ18 ABC	Annual Mileage:	12,000
VIN (Chassis Number):	WBA8D92030F123456	Ownership:	Owned outright
Fuel Type:	Diesel	Kept Overnight:	Locked garage
Transmission:	Automatic	Modifications:	None

## NAMED DRIVERS

Name	Date Of Birth	Licence Held Since	Relationship
Anna Johnson	15 Jan 1990	2010	Spouse
Jake Johnson	02 Jun 2003	2022	Son

## COVERAGE INCLUDED

Comprehensive Cover	✓	Roadside Assistance (UK & EU)	✓
Courtesy Car	✓	Protected No Claims Discount	✓
Windscreen Cover	✓	Personal Accident Cover (£10,000)	✓
Legal Expenses (up to £100,000)	✓	Third-Party Liability	✓

Use of Vehicle
Social, Domestic & Pleasure only
Commuting to a single place of work
Business use (Class 1, 2, or 3)

Driving Restrictions	
Excludes drivers under 25	✗
Excludes drivers with <2 years licence	✗
Cover applies only to named drivers	✓



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# PRIVATE CAR INSURANCE POLICY



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Policy Documentation Delivery	Green Card / International use
Delivery Method: Email (PDF)	European Cover: europeanCover}
Digital Signature: Enabled	Countries Covered: All EU + EEA + Andorra
QR Code for Claims App: Optional for mobile users	Green Card Required?: Only if travelling outside EEA

## Exclusions & Conditions

Exclusion Area	Summary
Driving under the influence	No cover while intoxicated
Use outside stated purpose	Not covered for hire or courier use
Unauthorised drivers	Only named drivers are covered
Wear & tear	Not covered under any policy section

Payment Plan & Method	ESTIMATED PREMIUM SUMMARY	
Payment Type: Annual / Monthly Direct Debit	Coverage Type	Amount (GBP)
Deposit paid: £100	Comprehensive Cover	620
Monthly Installment: £58.33 (for 11 months)	Breakdown (UK & EU)	45
Cancellation Terms	Legal Protection	30
Cooling-Off Period: 14 days from start date	Protected NCB	25
Cancellation Fee: £50 (outside cooling-off)	Personal Accident Cover	20
Refund policy: Pro-rata refund minus admin fees	<b>Total Estimated Premium</b>	<b>740</b>

Policy Details	
Cover Start Date: Saturday, 1st June 2025	Cover End Date: Sunday, 31st May 2026

## Signatures

Authorised Representative (Insurer)	Policyholder (Vehicle Owner)
Name: Sarah Williams	Name: Mark Johnson
Position: Motor Insurance Manager	

Sarah Williams

Mark Johnson



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## FREQUENTLY ASKED QUESTIONS

### Q1: Can I drive other vehicles with this policy?

**A:** Only if your certificate includes "Driving Other Cars" (DOC). Usually available to policyholders only on comprehensive cover and subject to conditions.

### Q2: Will changing my address affect my premium?

**A:** Yes. Premiums are postcode-rated, and moving may increase or reduce your premium based on local risk.

### Q3: Do I need to declare vehicle modifications?

**A:** Yes. Any modifications (cosmetic or performance-related) must be disclosed to avoid invalidating your policy.

### Q4: What is an excess and how does it work?

**A:** It's the portion of any claim you must pay. For example, with a £250 excess on a £1,000 claim, you pay £250 and your insurer pays £750.

### Q5: Can I cancel my policy mid-term?

**A:** Yes. You can cancel at any time, though an administration fee may apply. Refunds are calculated on a pro-rata basis.

## WHAT TO DO IN CASE OF AN ACCIDENT

### 1. Ensure everyone's safety

Check for injuries and move to a safe place. Call 999 if necessary.

### 2. Exchange details

Collect names, addresses, registration numbers, and insurance info from all involved parties.

### 3. Do not admit fault

Give only the facts. Responsibility will be determined by the insurer based on evidence.

### 4. Gather evidence

Take photos of all vehicles, licence plates, damage, road conditions, and surroundings.

### 5. Report to your insurer

Notify your insurer within 24 hours, even if no claim is being made.

### 6. Collect witness details

If possible, ask any witnesses to give their names and contact numbers.

### 7. Contact the police if required

Mandatory if someone is injured, if there's damage to public property, or if other parties fail to stop or provide details.