

# Car Insurance FAQs

## General Questions:

### 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.

### 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).

## Does the insurance have approved repairers?

The insurance 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 DrivePlus?

DrivePlus 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 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.

## 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 'Fire and theft' or '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.

## 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.

## Making a Claim

### If you need to claim

These steps will help you and enable us to process your claim quickly. Here are some important numbers you'll need if you have an accident.

### Need to claim?

0345 246 8811 Windscreen claims

0800 328 7423 If you have Comprehensive or Comprehensive Plus cover Motor legal helpline

0345 877 6371 If you have Motor Legal Cover Help with anything else

0345 246 2272

Store these numbers in your phone so you have them available if needed. Even if you don't make a claim on your car, it's important to let us know about the accident as quickly as possible. This will enable us to contact the other party and resolve the entire claim, giving you the best service and keep the costs down.

### How it works To get the ball rolling, we'll need to know things like:

- Your personal details.
- Your policy number.
- Your car registration number.
- A description of the loss or damage.
- If you've been in an accident, the other driver's details.

Please have these handy when you get in touch.

### Other information you need to send us

If you get any communication such as any notice or form from a court, any threat of legal action or similar, please contact us straight away. We'll deal with it or tell you what you need to do. You

must also give us any other relevant information, documents or help we might need to process your claim, and pay any charges for sending such information. If you're unsure if a document is relevant, please give it to us anyway.

## Avoid increasing the amount claimed

You must not do, or refrain from doing, anything that would increase the amount of the claim without our written permission. For example, admit liability for, or negotiate to settle, any claim.

## Paying the excess

For some claims, you'll need to pay an excess. You can find your excesses on your car insurance details. Each driver may have different excesses.

We won't charge an excess if:

- You're in an accident that we believe is not your fault. Sometimes you may have to pay the excess while we're looking into the claim, but we'll refund it once it's proven you're not to blame.
- Your car is stolen from a private locked garage.

## If you're leasing your car or buying on hire purchase

If your car can't be repaired and you're leasing it, we'll pay any claims to the lease company, because they are the legal owners of the car. If your car can't be repaired and you're buying it on hire purchase or a similar agreement, we'll pay any claims to the legal owner. We'll only pay any remaining balance to you if you have the option to become the full owner at the end of the agreement.

## How repairs and replacements work

We'll only do this if it makes financial sense for us to do so.  
For more details, check your coverage by policy.

## Repairs to your car

If our approved repairer carries out the repairs, you do not need an estimate, and you will benefit from our 5-year Guarantee. This means parts, materials and workmanship provided by our approved repairer are guaranteed for five years, unless you sell your car or end your lease. Your car will not qualify for repair under our 5-year Guarantee if the cause is a lack of maintenance, wear and tear, or a subsequent incident. Where we have agreed this with you,

reasonable and necessary repairs can be carried out at a repairer of your choice. However, you must give us full details of the incident and we must approve the repairer's detailed assessment of the repairs before the work begins. We may then make the arrangements for the repairs ourselves. Where the repairs are carried out at a repairer of your choice, those repairs will NOT be guaranteed by us even though we may pay for them directly. For the purposes of this policy, those repairs will not be treated as being carried out by our approved repairer. If there is a problem with any aspect of the repair, your first port of call is the repairer who did the original work. If you're still unhappy with any aspect of the repairs, please let us know.

## Windscreen repairs

If you arrange windscreen repairs or replacement with someone who isn't an approved windscreen supplier, you don't need to get our approval beforehand. However, we'll only cover a limited amount for windscreen damage. The excess amounts for windscreen repairs and replacement are shown on your car insurance details.

## Replacing parts in your car

We may decide to repair your car with parts that haven't been made by your car's manufacturer, but that are of a similar standard. This can include recycled parts. If any part or accessory is not available, the most we'll pay for that part will be the cost shown in the manufacturer's last UK price list (plus reasonable fitting costs).

## Removing, delivering and storing your car

If we're dealing with your claim under sections 2 or 4 of your policy and your car can't be driven, we'll cover reasonable costs to take it to the nearest suitable repairer. We'll help you and your passengers make arrangements to get home, to your original destination or take you to a safe place. We'll also cover the reasonable cost of delivering your car to you (at the address shown on your car insurance details) after it's repaired. If we need to put your car into safe storage at any time, we'll cover the reasonable cost of storage.

## If your car is written off

If your car is written off and we agree to settle your claim on that basis, we will have met our responsibilities to you under the policy. We will not refund any of your premium if you pay annually. If you pay by instalments under a credit agreement you must pay to us (1) all instalment payments that have already fallen due under the credit agreement and remain unpaid, and (2) the total remaining balance under the credit agreement. If we agree to pay your claim and you have not paid the amounts due to us under (1) and (2) above, we may reduce the

amount that we pay in settlement of your claim by the amount that you owe us. Alternatively, we may write to you asking you for the full payment. Once we settle your claim, your car will become our property and you must send us the registration document. All cover will then end unless we agree differently.

## What your cover includes

We'll provide cover up to the amounts shown below, depending on the type of claim and the level of cover. Please see under each section for further details and any restrictions. If the section of your policy you are looking to claim under includes an excess, we'll pay you up to the amount shown in the list below after your excess has been deducted.

### Types of policies:

- Third Party, Fire and Theft
- Comprehensive
- Comprehensive Plus

## Policy types and coverages:

### Liability:

For policy 'Third Party, Fire and Theft', 'Comprehensive', and 'Comprehensive Plus':

- Injuries to other people: unlimited coverage
- Property damage: £20,000,000 coverage per accident (includes all costs and expenses)

### Fire and Theft:

For policy 'Third Party, Fire and Theft':

- Fire damage to your car: market value of your car is covered
- Theft or attempted theft of your car: market value of your car is covered
- Child car seat replacement: unlimited coverage
- In-car entertainment fitted in your car when it was made: unlimited coverage
- In-car entertainment fitted in your car after it was made: £500
- Removable electronic equipment: £500

- Theft of car key: not covered

### For policy 'Comprehensive':

- Fire damage to your car: market value of your car is covered
- Theft or attempted theft of your car: market value of your car is covered
- Child car seat replacement: unlimited coverage
- In-car entertainment fitted in your car when it was made: unlimited coverage
- In-car entertainment fitted in your car after it was made: £1000
- Removable electronic equipment: £1000
- Theft of car key: £1000

### For policy 'Comprehensive Plus':

- Fire damage to your car: market value of your car is covered
- Theft or attempted theft of your car: market value of your car is covered
- Child car seat replacement: unlimited coverage
- In-car entertainment fitted in your car when it was made: unlimited coverage
- In-car entertainment fitted in your car after it was made: £2000
- Removable electronic equipment: £2000
- Theft of car key: £1000

### Guaranteed Hire Car:

### For policy 'Third Party, Fire and Theft':

- Guaranteed hire car: not covered
- Amount of time you can have the car for if you use an approved repairer: not covered
- Amount of time you can have the car for if you use a different repairer: not covered
- Travel costs: not covered

### For policy 'Comprehensive':

- Guaranteed hire car: included if you haven't picked Guaranteed Hire Car Plus
- Amount of time you can have the car for if you use an approved repairer: Duration of repair
- Amount of time you can have the car for if you use a different repairer: 21 days
- Travel costs: £50 per day, up to a total of £500 per claim

### For policy 'Comprehensive Plus':

- Guaranteed hire car: included in policy

- Amount of time you can have the car for if you use an approved repairer: Duration of repair
- Amount of time you can have the car for if you use a different repairer: 21 days
- Travel costs: £50 per day, up to a total of £500 per claim

## Accidental Damage:

### For policy 'Third Party, Fire and Theft':

- Accidental damage to your car: not covered
- Child car seat replacement: not covered
- In-car entertainment fitted in your car when it was made: not covered
- In-car entertainment fitted in your car after it was made: not covered
- Removable electronic equipment: not covered
- Misfuelling: not covered
- Lost car keys: not covered

### For policy 'Comprehensive':

- Accidental damage to your car: market value of your car covered
- Child car seat replacement: unlimited cover
- In-car entertainment fitted in your car when it was made: unlimited cover
- In-car entertainment fitted in your car after it was made: £1000
- Removable electronic equipment: £1000
- Misfuelling: market value of your car covered
- Lost car keys: £1000

### For policy 'Comprehensive Plus':

- Accidental damage to your car: market value of your car covered
- Child car seat replacement: unlimited cover
- In-car entertainment fitted in your car when it was made: unlimited cover
- In-car entertainment fitted in your car after it was made: £2000
- Removable electronic equipment: £2000
- Misfuelling: market value of your car covered
- Lost car keys: £1000

## Windscreen Damage:

### For policy 'Third Party, Fire and Theft':

- If you use an approved windscreen supplier: not covered
- If you choose a different supplier for repairs: not covered



- If you choose a different supplier for replacement: not covered

### For policy 'Comprehensive':

- If you use an approved windscreen supplier: market value is covered
- If you choose a different supplier for repairs: The amount shown in your car insurance details
- If you choose a different supplier for replacement: The amount shown in your car insurance details

### For policy 'Comprehensive Plus':

- If you use an approved windscreen supplier: market value is covered
- If you choose a different supplier for repairs: The amount shown in your car insurance details
- If you choose a different supplier for replacement: The amount shown in your car insurance details

### Personal Benefits:

### For policy 'Third Party, Fire and Theft':

- New car replacement: not covered
- Personal belongings: not covered
- Personal accident: not covered
- Medical expenses: not covered
- Hotel expenses: not covered
- Uninsured Driver Promise: not covered
- Vandalism Promise: not covered
- Fair Claim Commitment: not covered
- Onward travel: not covered

### For policy 'Comprehensive':

- New car replacement: market value is covered
- Personal belongings: £250
- Personal accident: £5000
- Medical expenses: £200
- Hotel expenses: £250
- Uninsured Driver Promise: included
- Vandalism Promise: included
- Fair Claim Commitment: included
- Onward travel: A destination of your choice in the UK

## For policy 'Comprehensive Plus':

- New car replacement: market value is covered
- Personal belongings: £500
- Personal accident: £10000
- Medical expenses: £400
- Hotel expenses: £300
- Uninsured Driver Promise: included
- Vandalism Promise: included
- Fair Claim Commitment: included
- Onward travel: A destination of your choice in the UK

## Motor Legal Cover:

### For policy 'Third Party, Fire and Theft':

- Motor Legal Cover: Optional, check your car insurance details
- Overall limit for all claims: £100,000 if option is included
- Road traffic accident: £100,000 if option is included
- Motor contract dispute: £100,000 if option is included
- Motoring prosecution defence: £100,000 if option is included

### For policy 'Comprehensive':

- Motor Legal Cover: Optional, check your car insurance details
- Overall limit for all claims: £100,000 if option is included
- Road traffic accident: £100,000 if option is included
- Motor contract dispute: £100,000 if option is included
- Motoring prosecution defence: £100,000 if option is included

### For policy 'Comprehensive Plus':

- Motor Legal Cover: Included
- Overall limit for all claims: £100,000
- Road traffic accident: £100,000
- Motor contract dispute: £100,000
- Motoring prosecution defence: £100,000

## Protected No Claim Discount:

### For policy 'Third Party, Fire and Theft':

- Protected No Claim Discount (NCD): Optional, check your car insurance details

- Maximum number of claims allowed: 2 claims in 3 years

## For policy 'Comprehensive':

- Protected No Claim Discount (NCD): Optional, check your car insurance details
- Maximum number of claims allowed: 2 claims in 3 years

## For policy 'Comprehensive Plus':

- Protected No Claim Discount (NCD): Optional, check your car insurance details
- Maximum number of claims allowed: 2 claims in 3 years

## Liability:

Liability to other people (third parties) We'll cover you if you're found to be legally responsible for an accident.

## What we'll do

We'll provide cover if you cause an accident

We'll provide cover if you're found to be legally responsible to other people for an accident involving your car that:

- injures or kills someone, and/or
- damages someone else's property.

This includes accidents caused by:

- A trailer or vehicle you're towing.
- Any electric charging cables when attached to your car as long as you have taken due care to prevent such an accident.

## If the main driver is driving another car

The main driver may be covered for liability to others when driving another car.

If they're covered:

- You'll see this on your certificate of motor insurance.
- When the main driver drives any other car, we'll provide the same cover as 'If you cause an accident' above, as long as:
  - They aren't covered by another insurance policy.
  - They don't own the other car, and it isn't hired to them under a hire-purchase or leasing agreement.

- The car is not a hire, rental or courtesy car, unless we have provided or arranged it.
- The owner of the car they're driving gives their permission.
- The car they're driving is registered and being driven within the territorial limits or in the Republic of Ireland.
- You still have your car and it hasn't been written off.

## If someone needs emergency medical treatment

We'll cover emergency medical treatment if it's our responsibility under the Road Traffic Act. If you claim for emergency medical treatment only, the NCD owner won't lose the No Claim Discount on this policy.

## If you have to go to court

If there's an accident covered by this policy, we may pay reasonable legal costs or expenses to defend or represent you or any driver covered by this policy:

- At a coroner's inquest or fatal accident inquiry.
- In criminal proceedings to do with the accident.

It's up to us whether we do this. If we do, we must agree to all legal costs or expenses beforehand in writing. If we agree to pay these legal costs or expenses, we'll tell you how much we're willing to cover.

If you're deemed at fault for an incident and the other party have solicitors involved, we may need to pay the claimant's costs as part of the claim.

## Cover for other people

We'll also cover any of the following people for their liability to others:

- Anyone insured by this policy to drive your car, if they have the policyholder's permission.
- Anyone that the policyholder allows to use, but not drive, your car.
- Anyone getting into or out of your car.
- The legal representative of anyone covered if that person dies.
- The employer or business partner of anyone covered while your car is being used for business purposes, if your certificate of motor insurance includes business use.

## Payments made outside the terms of the policy

If we have to make a payment that isn't covered by this policy because we're required to do so under any country's laws, we may ask you (or the person who is legally responsible) to pay us

back any payment made that isn't covered by this policy. This includes any amount that we have to pay because you don't provide accurate and complete information.

## You're not covered for Liability

We won't cover any liability for loss, damage or injury that's:

- Covered by another insurance policy.
- The result of grinding, cutting, welding or soldering operations, or using blow lamps or torches on or in your car.
- Due to an act of terrorism as defined by the terrorism legislation applicable where the incident took place.

## Legal costs

We won't cover any legal costs or expenses for:

- Speeding offences.
- Driving under the influence of alcohol or drugs.
- Parking offences. Please note: if you have Motor Legal Cover, you may have cover for costs relating to speeding offences.

## If you're driving another car

We don't cover any damage, fire or theft to the car you're driving.

We don't provide Motor Legal cover if you're driving another car.

We'll only cover you if you still have your car and it hasn't been written off.

## Other exclusions

We don't cover:

- Damage caused by any driver insured on this policy to any property they own or are responsible for.
- Liability for loss of, or accidental damage to, any car you're driving or any trailer or vehicle you're towing.
- Death of, or injury to anyone working with or for the driver of the car (except as set out in the Road Traffic Act).