

Car insurance schedule

What you need to do now

Please check this document carefully, making sure everything's correct and that there's nothing missing. If anything looks out of place, please contact us via your **Account** immediately. We're here to help.

We may have to reject or reduce any claim you make or even treat you as being uninsured if the details on your schedule are incorrect. If in doubt, reach out to us.

Policy number P0004511167	Date of issue 23/08/2024
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Policyholder details

Name	Shah Ahmad Ishaqzi
Address	3 Milwain Drive, Stockport, Cheshire, SK45AT
Date of birth	28/06/1976
Occupation	Laundry Worker
Secondary occupation	N/A
Children under 16	Yes
Home ownership status	Home Owner
Number of cars in household	5
Access to other vehicles	Have use of another car

Does the policy auto-renew? (see information on page 7)	Yes
No claims discount	20 years
Protected no claims discount (see information on page 6)	Yes

Premium details

Motor premium after deducting 20 years no claims discount £2848.82

No claims discount protection included* £102.84

Optional extras

Motor Legal Protection £31.00

Hire Car £19.99

**Breakdown Cover - Roadside Assistance,
Home Rescue and Recovery** £80.88

Total annual premium (includes Insurance Premium Tax where applicable) £2863.55

Charge for credit (APR = 26.36%) £260.27

Total amount payable £2951.66

*The cost of protected no claims discount is shown above. In certain circumstances, adding or removing protected no claims discount cover may not affect the overall price you pay as all policies are subject to our minimum price levels.

Car details

Make Volkswagen

Model and engine size Golf PHEV GTE GTE 201.0 bhp, 1395

Vehicle registration NJ67WZY

Transmission and fuel Automatic, Petrol

Estimated annual mileage 10,000 miles

Car value Market Value

Years car owned Less than a year

Postcode where car kept SK45AT

Overnight location Private Property

Legal owner Policyholder

Registered keeper Policyholder

Any security device? Yes

Tracker fitted? Yes

**Any modifications to the manufacturers original
specification? e.g. changes to wheels, suspension, bodywork
or engine** No

Cover details

Period of cover	24/08/2024 (00:00 hours) - 23/08/2025 (23:59 hours)
Type of cover	Comprehensive
Class of use	Use for social, domestic and pleasure purposes including commuting to and from a permanent place of work.
Use	<p>This policy does not cover:</p> <ul style="list-style-type: none">• Use for any business use including courier or food collection or delivery, hire or carrying of goods of people for payment• Use for any purpose in connection with the motor trade• Use for competitions, off-road events, pace making, racing, rallies, speed testing, track days or trials• Use to secure the release of a vehicle which has been seized by or on behalf of any government or public authority other than the vehicle whose registration is listed in this schedule.
Driver restrictions	The named drivers shown on the Certificate of Motor Insurance.
Driving other cars	Yes, for policyholder only. See more information below

Where your Certificate of Insurance says so, we'll also cover your legal liability when you drive any other car third party only, provided:

- It's not owned by you, or hired or leased to you under a hire purchase or leasing arrangement, and the car is road legal
- It's not designed to carry more than 8 people and weighs less than 3.5 tonnes gross vehicle weight
- There's no other insurance in place that gives you the same cover
- The owner has insured the car and given you permission to drive it
- You're driving the car in the UK, the Isle of Man or the Channel Islands
- You still have your car, and it hasn't been sold, declared SORN, written off or damaged beyond cost-effective repair

The cover is limited to third party only. For more information, take a look at the policy booklet, renewal updates, and certificate of motor insurance.

Excesses

Accidental damage excesses

Please note that the vehicle damage excesses listed below are combined:

Voluntary vehicle damage excess	£400.00
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Compulsory vehicle damage excess	£250.00
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Other excesses

Fire	£250.00
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Theft	£250.00
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Windscreen repair	£15.00
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Windscreen replacement	£100.00
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Using your own repairer	£200.00
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Policy limits

Section 3	Personal accident	per person	£2,500.00
		per period of cover	£5,000.00
	Medical expenses		£100.00
Section 4	In-car equipment		Unlimited

Endorsements

Endorsements in the policy booklet that apply	None
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Personal details of all the drivers

Driver name	Date of birth	No. of years permanently resident in the UK	Occupation; Secondary occupation	Licence type; Years held; Restrictions
Shah Ahmad Ishaqzi	28/06/1976	12	Laundry Worker; N/A	Full Licence UK / 20 / No

Do you or any other driver on this policy have any non-motoring criminal convictions, except for those considered to be spent under the Rehabilitation of Offenders Act 1974? No

Details of claims, accidents or losses in the last 5 years for all the drivers

Driver	Claim Date	Claim description	At fault?
Shah Ahmad Ishaqzi	12/12/2019	Accident - No injuries	No

Details of motoring convictions and fixed penalty offences in the last 5 years for all the drivers

Driver	Date	Code	Licence suspended?	Suspension period
None disclosed				

Information about your no claims discount (NCD)

You have purchased no claims discount protection

NCD protection means your no claims discount will not be reduced regardless of the number of claims you make.

You have chosen to purchase NCD protection. This increases your premium by **£102.84**. You have declared a current NCD of **20 years**.

Just so you know, certain changes may mean we're unable to continue offering NCD protection. If this happens, we'll let you know before the cover is removed. Even though you've protected your no claims discount, your premium can still increase at renewal. This could be due to a number of different rating factors. Unfortunately, depending on the number of claims or incidents you've had, we may sometimes be unable to offer a renewal quote.

The table below shows what would happen to your NCD years if you were to make one or more claims in the next **12 months** with and without this protection

Number of years NCD at the start of the period of insurance	NCD at next renewal date without NCD protection			NCD at next renewal date with NCD protection
	1 claim in the next 12 months	2 claims in the next 12 months	3 claims in the next 12 months	
20	3 years	1 year	Nil	20 years

In certain scenarios, additional rules may apply where the NCD would not be impacted. Take a look at section 10, 'Your no claims discount', of your policy booklet for more information.

Average NCD discount awarded to motor insurance policy holders last year according to their number of NCD years

Number of years No Claim Discount	Average NCD discount in 2023	Number of years No Claim Discount	Average NCD discount in 2023
1 year NCD	27%	11 years NCD	34%
2 years NCD	31%	12 years NCD	34%
3 years NCD	33%	13 years NCD	36%
4 years NCD	35%	14 years NCD	37%
5 years NCD	35%	15 years NCD	38%
6 years NCD	33%	16 years NCD	38%
7 years NCD	33%	17 years NCD	38%
8 years NCD	33%	18 years NCD	40%
9 years NCD	32%	19 years NCD	40%
10 years NCD	32%	20+ years NCD	40%

Renewing your policy

Please note - having car insurance is a legal requirement for any car on or used on the road. So it's important you have a policy in place to make sure you're covered.

You've chosen to auto-renew

Your policy will automatically renew so your cover will continue uninterrupted and we'll take payment as agreed. You can opt out of auto renewing your policy at any time, this will mean that your policy will end on your renewal date. Go to your **Account** to change your preference.

Please note cancelling your Direct Debit won't stop your policy from auto-renewing (or cancel the policy altogether).