

Mr Michael Adams
45 Maple Lane
MANCHESTER
Greater Manchester
M2 4FF

11th August 2023

Policy number
GB98765432109

Manage your account
[NexGen.com/my-account](#)

Hello Mr Adams,

Welcome to your new car insurance

Thanks for choosing us. Your new car insurance is effective from 15th August 2023. Please check the summary table below and let us know if there's anything incorrect.

Details	Option
VOLKSWAGEN GOLF 1.4L RWD (2018) CD34EFG	
Class Of Use	Social, Domestic & Pleasure
Purchase Date	15/08/2023
Costs of insurance	£850.00 per year or £70.84 per month via Direct Debit

Your new documents

You'll find your new documents in the [app](#) or [MyAccount](#).

- Schedule of insurance
- Statement of insurance
- Certificate of insurance
- Cover summary

We're here to help

If you have any questions about this, there are lots of ways you can get in touch. Please visit the [Help Centre](#) on our website for details.

Thanks,

Jim Taylor
Operations Director

Your statement of insurance

Please read and check the information shown in this document carefully. It represents the answers given during the initial quotation process, and any changes that have been made to the policy since then. It forms part of your contract for motor insurance.

If any of the details are incorrect or have changed, please contact us immediately.

You can do this:

- Through [MyAccount](#)
- By calling 0123 321 1234

We'll tell you if this changes your premium, terms or insurer.

Under the Consumer Insurance (Disclosure and Representations) Act 2012, you have a duty to take reasonable care to answer all questions fully and accurately. If you volunteer information over and above that requested, you must do so honestly and carefully. If you don't answer all questions fully and accurately, it could invalidate your insurance cover and result in all, or part of a claim not being paid.

Policyholder details

Policyholder	Mr Michael Adams
Email address	michaeladams@me.com
Have any drivers on this policy ever had an insurance policy declined, cancelled, voided or had any special terms imposed?	No
Total vehicles in household	1
Total number of drivers in household	1
Your address	45 Maple Lane, Manchester, M2 4FF
Years at address	2
Homeowner	No
Children under 16	No
Vehicle key at address overnight	Yes
Kept overnight	On Street

Insured drivers	
Name	Michael Adams
Date of birth	29/07/1992
Marital status	Single
Permanent resident in the UK since	01/06/2000
Employment status	Part-Time
Primary occupation	Graphic Designer
Industry	Media & Arts
Driving licence number	ADAMSM229079AB4FD
Medical conditions reportable to the DVLA/DVANI	Yes
Use of other vehicle	No
Unspent non-motoring convictions	No

Your policy details	
Cover type	Comprehensive
Class of use	Social, Domestic & Pleasure
Your no claims discount	You told us you have 2 or more years of no claims discount, but we haven't confirmed this with the previous insurer. If you had a non-recoverable claim in this policy period, we'll adjust your no claims discount at renewal.
How no claims discount was earned	Private car discount

Incident history
For all drivers named in this policy, we need to know of any incident, claim or damage involving any motor vehicle in the past five years, including windscreen damage. This applies whether a claim was made, and regardless of blame.
None disclosed

Conviction history				
For all drivers named in this policy, we need to know of any driving related convictions, endorsements, fixed penalties, disqualifications or bans in the past five years.				
Driver	Date	Type	Licence points	Disqualification
Michael Adams	-	-	-	-

Insured vehicle details	
Registration number	CD34EFG
Annual mileage	8,000
Make & model	Volkswagen Golf
Body type	HATCHBACK
Year registered	2018
Transmission	Manual
Engine size	1.4L
Number of seats	5
Number of doors	5
Date purchased	02/2019
Imported	No
Left hand drive	No
Declared value	£9,500.00
Registered keeper & legal owner	Yes
Security devices or immobiliser	Factory fitted Alarm + Immobiliser
Tracker fitted	No
Modifications	No

What's a modification?

A modification is any alteration to your car from the manufacturer's standard specification. This includes, but isn't limited to:

- Changes to the bodywork, such as spoilers or body kit
- Changes to suspension or brakes
- Alloy wheels
- Audio/entertainment system
- Changes affecting performance, such as to the engine management system or exhaust system.

You must also update your Policy if you intend to alter or modify your Car/s from the manufacturer's standard specification

If you don't tell us about a modification, we may cancel your Policy from its start date, apply additional premium or add new terms to your Policy. If you make a claim your insurer may reject the claim or only provide partial payment for it.

We may need to check your vehicle for modifications and accessories at the time of your claim.

Please note: optional extras fitted at the point of manufacture aren't classed as modifications.

Cover effective dates:10.41 on 15th August 2023
to 14th August 2024

Reason for issue:New contract

Policy number:GB98765432109

Insurer:NexGen

All mentions to “you” or “your” refer to:Mr Michael Adams

Schedule of insurance

You have comprehensive insurance. This means sections 1 to 8 of the policy apply.

Excesses

Your excess is the part of a claim you must pay, even if the damage or loss isn't your fault. It also applies if a named driver was in charge of the car.

Accidental damage	Compulsory	Voluntary	Total
Michael Adams	£300	£200	£500
Fire and theft	Compulsory	Voluntary	Total
All drivers	£250	£150	£400
Windscreen/glass	Repair		Replacement
All drivers	£30		£120

These excesses are based on you using one of our approved repairers.

You can use your own repairer for an accidental damage or fire and theft claim but you'll still have to pay the excess shown above, plus an additional excess of £250.

Certificate of motor insurance

1. Registration mark of vehicle: CD34EFG

Courtesy (or replacement) vehicles ("Replacement Vehicle") are covered on your policy when supplied to you or any named driver(s) (set out in number 5 of this certificate) by your Insurer's nominated suppliers either:

- a) whilst your vehicle is being repaired;
- b) at your Insurer's request.

An exception to this is if the nominated supplier of the courtesy or replacement vehicle provides their own insurance cover to you. This will be set out in your agreement with them.

If your Replacement Vehicle is covered by your policy, but your policy expires or is cancelled, we'll automatically extend this insurance, for the Replacement Vehicle only, at no cost to you, until you return it to the supplier on the date agreed ("Extended Cover"). During the Extended Cover (i) you'll only be insured to drive the Replacement Vehicle and no other vehicles (including those set out in number 5 of this certificate); and (ii) if there's a claim involving the Replacement Vehicle, you'll need to pay any excess set out in your policy.

2. Name of policyholder: Mr Michael Adams

3. Effective date of the commencement of insurance for the purpose of the relevant law

Your insurance starts at
14:43 on 15th August 2023

4. Date of expiry of insurance

Your insurance ends at
23:59 on 14th August 2024

5. Persons or classes of persons entitled to drive:

- Mr Michael Adams

Cover is provided only if the person driving:

- Holds a valid licence
- Isn't disqualified from holding or obtaining a valid licence.

Driving other cars:

As the policyholder, you're covered to drive someone else's car if:

- You have the owner's permission
- It has valid insurance
- It's not owned by you or your partner or business partner/employer
- It's not under a hire purchase, self-drive hire or lease agreement of any kind.

Named drivers do not have this cover and other conditions apply – see your policy details.

6. Limitations as to use

What's covered:

- Social, domestic and pleasure use
- Travelling to and from one or more permanent place(s) of business or study
- Use for your private business

What's not covered:

- Commercial travel, soliciting for orders, any use connected with the motor trade and hire or reward
- For racing on a public highway
- Use at any event where your vehicle is driven:
 - On a motor-racing track, including de-restricted toll roads such as the Nürburgring
 - On a prepared course
 - At any off-road event, such as a 4x4 event
 - At an airfield

LEGAL STATEMENTS

1. POLICYHOLDER OF A CAR POLICY

A policyholder of a car policy enters two separate contracts when taking out a policy through us.

- (i) The first contract is between the policyholder and the insurer:
 - a. The insurer's name is shown on the policyholder's current certificate of motor insurance. This can be found on the policyholder's certificate of motor insurance in the app and MyAccount
 - b. The insurer is the company providing the policyholder's motor insurance
 - c. It is the policyholder's responsibility to be aware of these terms and conditions and to make sure that named drivers are also aware of them
 - d. The policyholder is the only individual able to cancel the car policy (as set out in more detail in 'Cancellations')
 - e. The policyholder can make claims under the car policy on their own behalf and on behalf of any named drivers in accordance with the terms of this policy
 - f. This contract does not give rise to any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of the contract
 - g. This contract will be governed by and interpreted in accordance with English law
 - h. The insurer will communicate in English throughout the course of this contract.
- (ii) The second contract is between the policyholder and NexGen ("we/us/our"):
 - a. We are an insurance broker, and we arrange and administer the policyholder's car policy on behalf of the insurer
 - b. We are the policyholder's first point of contact
 - c. This contract does not give rise to any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of the contract
 - d. This contract will be governed by and interpreted in accordance with English law
 - e. We will communicate in English throughout the course of this contract.

The policyholder of a car policy is covered by the insurer for the period of cover when the policyholder:

- Agrees to the terms and conditions offered; and
- Pays, or has offered to pay, the costs of insurance for the car policy.

The policyholder is required to take reasonable care not to make a misrepresentation when providing information to the insurer and/or us.

2. PAYMENT

The costs of insurance may be paid:

- (i) In full by debit or credit card; or
- (ii) By instalments as agreed in a credit agreement (subject to eligibility)

If the costs of insurance are paid in one single payment, that payment may be made by a policyholder or a third party.

A credit agreement can only be with a policyholder. The instalments may be paid by anyone.

3. LEGAL OBLIGATIONS

It's an offence under the road traffic act to make a false statement or to withhold material information to get motor insurance.

Under the Consumer Insurance (Disclosure and Representation) Act 2012, when you apply for insurance, you have a duty to take reasonable care to answer all questions as fully and as accurately as possible.

If you do not take reasonable care to answer all questions fully and accurately or if you deliberately make a false statement or withhold material information, there could be serious consequences. In certain circumstances your insurer, or we acting on your insurer's behalf, have the right to treat your policy as if it never existed, without giving you notice or refunding your premium. This will only apply:

- If you make a careless misrepresentation and your insurer would not have offered you insurance had it known the true facts; or
- if you make a misrepresentation which is deliberate and/or reckless.

If the policy is treated as if it never existed, any claims made before or during this time will be declined and not paid and you may have to make a payment to anybody involved in an incident, or to your insurer if it is obliged by law to make a payment to anybody involved in an incident.

If the details on your documents are wrong, please contact our customer services team as soon as possible. Their details are at the front of this document.

If you want to make a change to your policy, please contact our customer service team. Customers with online policies should tell us about the changes on the app or MyAccount website.

SECTION 1

DAMAGE TO YOUR CAR/S (EXCEPT THAT CAUSED BY FIRE OR THEFT)

You are covered for accident, vandalism and malicious damage

If your car/s is damaged or lost because of an accident, vandalism or malicious damage there are four ways your policy can help you get back on the road again. Your insurer will do one of the following:

- Pay for any necessary repairs (including damage to charging cables and batteries for electric and hybrid vehicles)
- Replace your car
- Repair the damage
- Pay the market value of your car immediately before the loss.

Accessories are also covered while they are in, or on, your car or in your private garage.

SECTION 2

DAMAGE OR LOSS CAUSED BY FIRE OR THEFT

You are covered for fire, theft, attempted theft or lightning damage to your car/s

If your car is damaged or lost because of theft, attempted theft, fire or lightning there are four ways your policy can help you get back on the road again. Your insurer will do one of the following:

- Pay for any necessary repairs
- Replace your car
- Repair the damage
- Pay the market value of your car immediately before the loss.

Accessories are also covered while they are in, or on, your car or in your private garage.

WHAT ISN'T COVERED UNDER SECTIONS 1 AND 2

You are not covered for:

- Mechanical, electrical, electronic or computer failures (including failures caused by a computer virus or cyber-attack) or breakdowns or breakages
- Loss, damage or corruption of data caused by failure to install and/or accept vehicle manufacturer software updates
- The excesses shown on your schedule of insurance – you will have to pay these if you make a claim
- Loss of use of your car (if you are out of pocket because you can't use your car, including the cost of hiring another vehicle)

- Wear and tear, deterioration, depreciation, or any loss or damage that happens gradually
- Failures, breakdowns or breakage of mechanical, electrical, electronic or computer equipment
- Damage to tyres caused by braking, punctures, cuts or bursts
- Loss of value following repair
- Theft of or damage, if the car keys were left in or on the car or if the car is left unattended with the engine running
- Replacement of locks, if the car keys were left in or on the car or if the car is left unattended with the engine running.
- Loss or damage if someone claiming to be a buyer or agent takes possession of your car deceitfully
- Your car being repossessed by its rightful owner or having to pay compensation to the owner
- Any amount greater than the manufacturer's last list price for replacing any part or accessories lost or damaged
- Repairs or replacements unrelated to your claim that improve the condition of your car
- Loss or damage because of your car being driven or used without your permission by a member of your family or household unless the incident is reported to the police, and you send us the crime reference number
- Loss or damage caused by an inappropriate type or grade of fuel being used
- Loss or damage because of malicious damage or vandalism, where the police refuse to issue a crime reference number. Please note that having a crime reference number doesn't guarantee we will settle a claim
- Any additional damage resulting from your car being moved by anyone insured under your policy after an accident, fire or theft
- Loss or damage resulting from the legal confiscation of your car by HM Revenue and Customs, the police, a local authority or any other government authority.

HOW YOUR CLAIMS ARE SETTLED FOR SECTIONS 1 AND 2

How the insurer will deal with your claim for accident, vandalism, malicious damage, theft, attempted theft, fire or lightning

If your car is damaged, your insurer will arrange the transportation of your car to the nearest suitable nominated repairer or a place of storage. Where appropriate they will also return it after repair to the address shown on your schedule. Alternatively, they will cover the reasonable cost of doing this.

If your car is stolen and not recovered then as soon as a total loss settlement is agreed and paid by your insurer, your insurer will thereby take ownership of your car (where it is entitled to do so) and should your car be subsequently recovered, any salvage shall become your insurer's property.

Replacement of locks and stolen keys

Provided it can be established to your insurer's reasonable satisfaction that the identity or garaging address of your car is known to any person who may have stolen or found your keys and the value of your claim does not exceed the market value of your car, your insurer will pay up to a maximum of £500 after deducting any excess, towards the cost of replacing:

- The door locks and/or boot lock
- The ignition/steering lock
- The lock transmitter and central locking interface.

You are not covered for stolen keys if they were left in or on your car while it was unattended or unoccupied.

Audio visual equipment

Your insurer will cover the loss or damage to in-car audio, television, DVD, phone, games-console, dashboard camera, electronic navigation or radar detection equipment permanently fitted to your car. This cover is unlimited if the equipment was fitted by the manufacturer and was part of the specification of your car when first registered. If the equipment wasn't originally part of your car, the most your insurer will pay is £300. Your insurer will settle a claim for audio visual equipment by repairing it, replacing it with a similar piece of equipment or providing a cash payment.

Costs you must pay

The total excess that applies to your claim. Your compulsory and voluntary excesses are based on you using your insurer's nominated repairer. If you use a different repairer, there will be an additional excess to pay as shown in your schedule of insurance.

Costs you may have to pay

- If your insurer accepts your claim, and finds your details or circumstances have changed since you took your policy out, you may have to pay any additional costs and associated fees (see General Conditions for more details)
- If your claim is settled on a total loss basis and you pay by instalments under a loan arrangement with us, we may take all outstanding payments from the claims settlement or ask you to pay the outstanding amount (see total loss section for more details)
- If your insurer doesn't accept your claim, you may have to pay any costs already incurred. These may include (but are not limited to) engineers' fees, vehicle recovery and storage charges.

Total loss – if your car can't be repaired

If your car can't be repaired or your insurer deems your car to be unsafe or the cost of repair to be uneconomical, your car will be declared a total loss (sometimes called a 'write-off'). If your car/s are a total loss, your insurer may put it in storage until your claim is settled. As soon as a total loss settlement is agreed and paid by your insurer, your insurer will thereby take possession and ownership of your car (where it is entitled to do so) and any salvage shall become your insurer's property.

If you are paying for your policy by instalments under a loan arrangement with us and your insurer settles a total loss claim under these sections, your consumer credit agreement with us may entitle us to do one of the following:

- Take the outstanding amount due for your consumer credit agreement out of the claims settlement
- Require you to pay the outstanding amount due for the car in question.

If your car is declared a total loss, and you have already paid the premium in full, no refund will be made for the car in question, even if the cover for the car is later cancelled. This may not apply if your insurer is able to recover all losses from a third party. In this case insurers may sometimes refund the premium paid and, if they do, we will pass that refund on to you.

If your claim is settled on a total loss basis and you don't replace your car within 30 days of being issued the settlement payment, we will cancel your policy. The provisions above relating to loan agreements and refunds will still apply.

SECTION 3

LEGAL RESPONSIBILITY TO OTHERS (THIRD PARTIES)

What's covered

Your insurer will pay all sums you are liable for in respect of (1) death or injury to other people or (2) (up to £20,000,000 plus up to £5,000,000 for costs and expenses) damage to someone else's property caused by or arising from the use of your car/s (or any other vehicle your policy covers you to drive - see your certificate of motor insurance).

This cover also applies to accidents involving a trailer, caravan or broken-down vehicle being towed (as long as you hold the correct entitlement on your driving licence to do so).

Legal costs

Following a claim covered by this policy and if your insurer agrees it's in their interest to do so, which is entirely their decision, they will pay reasonable legal costs and expenses for:

- Solicitors' fees for representing anyone insured at a coroner's inquest, fatal accident inquiry or court
- Reasonable legal services, which they will arrange, to defend a charge of manslaughter or causing death by dangerous or reckless driving
- Any other legal costs and expenses if agreed in writing beforehand.

You must get your insurer's consent in writing before incurring these sorts of fees and costs.

What's not covered under section 3

- Anyone who has any other insurance covering the same liability

- Liability for the death of or injury to anyone while they are working with, or for, the driver of the car except to the extent that the driver is required to be covered for such a liability by the road traffic act
- Any damage to personal property owned by the person driving your car at the time of the incident
- Loss of, or damage to, any trailer, caravan or vehicle (or their contents) while being towed by or attached to any vehicle covered by this section
- Loss or damage to property of more than £20,000,000 for any one incident or series of incidents and costs and expenses over £5,000,000.

SECTION 4

PERSONAL ACCIDENT

Your insurer will pay £5,000 if you or your partner are accidentally injured while travelling in or while getting into, or getting out of, your car/s and within 90 days if this injury is the sole cause of:

- Death
- Permanent loss of sight in one or both eyes
- Total physical loss of a limb at or above the ankle or wrist. Your insurer will pay the injured person or their legal representative.

What's not covered under section 4

- Death or injury resulting from suicide or attempted suicide
- Death or injury to anyone not wearing a seat belt when required by law
- Death or injury because the driver was unfit to drive because of alcohol, drugs or other substances, whether prescribed or otherwise
- Any disablement, whether temporary, permanent, partial or total, except those listed above
- Injury caused by a pre-existing disease or physical weakness
- Anything excluded by the general exceptions listed later in this document.

SECTION 5

MEDICAL EXPENSES

If you, or anyone in your car, is injured in an accident, your insurer will pay medical expenses of up to £500 for each injured person.

SECTION 6

PERSONAL BELONGINGS

What's covered

If you have comprehensive cover and you are making a claim under sections 1 or 2 of this policy, your insurer will pay up to £300 for any one claim for personal belongings in your car, to you or the owner of the items.

What's not covered under section 6

- Money, stamps, jewellery, watches, tickets, credit or debit cards, vouchers, documents or securities (such as share and premium bond certificates)
- Laptops, mobile phones, tablet computers or electronic navigational equipment
- Goods, samples or tools carried in connection with any trade or business
- Property insured under any other insurance policy
- Theft or attempted theft of personal belongings not kept out of sight in the glove compartment or locked boot
- Theft or attempted theft if the car was left unlocked while unoccupied or unattended
- Anything excluded by the general exceptions listed later in this document.

Your insurer may require documentary evidence to confirm your claim and/or may ask to see the damaged item.

SECTION 7

WINDSCREEN DAMAGE

What's covered

If you have comprehensive cover your insurer will pay to replace, or repair broken glass in the windscreen or windows of your car and repair any scratching to the bodywork caused by the broken glass.

Making a claim under this section won't affect your no claims discount, if you are not also claiming for any other loss or damage to your car.

Your insurer's nominated repairer may use parts or accessories that aren't made or supplied by your car's manufacturer but are of an equivalent type and quality to those being replaced.

What's not covered under section 7

- Any other glass forming part of your car including sunroofs, panoramic roofs or panoramic sunroofs, where the roof glass is a separate unit to the windscreen glass
- Any windscreens or windows not made of glass
- Replacement of the hood/roof structure of a convertible or cabriolet car
- A repair or replacement cost that's more than the market value of your car at the time of loss (less any excess).

Additional charges or limited cover may apply if the repair isn't carried out by your insurer's nominated repairer.

You must pay an excess for windscreen, windows and glass repairs or replacement – see your schedule of insurance and certificate of motor insurance for more details.

Any repairs to a windscreen will only be guaranteed for 30 days.

SECTION 8

UNINSURED DRIVER PROMISE

Your insurer promises that if you are involved in an accident that isn't your fault and the driver of the vehicle that hits you doesn't have motor insurance:

- You won't lose your no claims discount
- You won't have to pay any excess/es.

To benefit from this promise, you must send us the make, model and registration number of the vehicle that caused damage to your car and, when possible, tell us the other driver's name and address.

When you make a claim, you may initially have to pay your excess/es. If investigations are still taking place when your renewal is due, you may lose your no claims discount temporarily, as explained above. Once your insurer has confirmed the accident was the fault of an identified uninsured driver, your insurer will refund your excess, restore your no claims discount and refund any extra premium you have paid.

PAYMENTS

The total price of your insurance is shown in your documents and includes insurance premium tax. For legal purposes, we must tell you that in future other taxes or costs may apply that are not paid for or imposed by us. However, at present, we are not aware of any other taxes or costs payable.

If the policy is paid annually, the costs of insurance will be due within 10 days after the effective date of the commencement for the policy. After this date, the policy will be cancelled.

If the policy is paid monthly, a monthly direct debit for continuous payment is required within 10 days after the effective date of the commencement for the policy. We will use the direct debit details to continue to collect the costs of insurance as agreed previously.

You must contact us as soon as possible to pay the costs of insurance.

RENEWING YOUR POLICY

This section contains important information about renewing your policy.

RENEWAL PERIOD

21 days before your policy ends, we will send a renewal notice that the insurance cover is due to expire. In most cases, this notice will include an offer to renew the insurance for another year. The renewal notice will include important facts about the policy, any changes to the policy terms and a price.

In a small number of cases, the insurer may not renew the policy.

We automatically renew most policies. This means that, unless you tell us otherwise, your new insurance cover will start on your renewal date. If we intend to automatically renew the policy, we will tell you this in your renewal notice.

You must contact us at least 7 days before the insurance policy expires to (i) cancel the renewal or (ii) negotiate the renewal payment.

CANCELLATIONS

This section contains important information about your rights, plus our and your insurer's rights of cancellation.

YOUR RIGHTS TO CANCEL THIS POLICY

You have the right to cancel this policy within the first 14 days without incurring a penalty and without giving a reason. This is known as "the 14-day cooling off period" and starts on (i) the day this policy is entered into or (ii) the day on which you receive these terms and conditions, whichever is later.

POLICYHOLDER OF A CAR POLICY

Cancellation can only be authorised by the policyholder and it's your responsibility to notify any other drivers named on the policy that they are no longer insured.

WHAT HAPPENS WHEN THE POLICY IS CANCELLED

If the policy is cancelled, any fees, such as the arrangement fee, incurred before cancellation are non-refundable, as is the cost of your insurance for the number of days you have been insured.

If the policy is cancelled, your insurer won't refund a premium for any car where a non-recoverable claim has been made on the car or any replacement car during the period of cover. Where instalments are being paid under a credit agreement, the balance of the annual premium and the cancellation fee (if it's 14 days or more since your policy started) will need to be paid.

Following the cancellation, we will calculate the refund as follows: If the cancellation of the policy is before the cover starts:

- The person who paid the costs of insurance will be entitled to a full refund of the insurer premium minus our non-refundable fees as shown on your cover summary document

If the cancellation of the policy is within the 14-day cooling off period:

- The person who paid the costs of insurance will be entitled to a premium refund on a pro-rata basis for the period of cover that hasn't been used minus our non-refundable fees as shown on your cover summary document.