



Mr Samuel Jackson
54 Rhoshendre
Waunfawr
Aberystwyth
SY23 3PU

****SM****

Our opening hours and contact details are
on our website: www.endsleigh.co.uk

22nd August 2014

Dear Mr Jackson

Re : Your motor insurance policy ZNB 0048553 / NEW

As you are a Student we particularly value your motor insurance business. Endsleigh provides independent insurance for career people and hopefully therefore you'll contact us again for any other type of insurance you need whilst studying and beyond graduation. We seek a long term relationship with you through policies specifically designed for your evolving lifestyle.

The information enclosed is the statement of insurance, which includes all the details you provided when we prepared your quotation, as well as information, terms and conditions which we want to draw to your attention. As this forms the basis of your cover, it is important that you check that all the details are correct and then keep the document with your policy. If any of the information is incorrect, please email us at soi@endsleigh.co.uk, or call us on **0844 4722593**. It's important the information we have is correct as inaccurate information may result in an increased premium, you not being covered or a claim not being paid in full.

Did you know that you can notify us of changes to your policy online? If your change is not required within the next 3 days, just login to your Endsleigh Account at www.endsleigh.co.uk and email the details. You can also email us at customer.service@endsleigh.co.uk

If you are planning a trip abroad for pleasure or to study or you need to insure your things at college or university, visit www.endsleigh.co.uk - day or night.

We look forward to hearing from you.

Yours sincerely

The Endsleigh Team

Status Disclosure

about your insurers

Ageas Insurance Limited *

FCA Register No: 202039

Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, SO53 3YA

Ageas Insurance Limited's main business is General Insurance and it is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority..

RAC Insurance Limited *

FCA Register No: 202737

RAC House, Brockhurst Crescent, Brescot, WS5 4QZ

RAC Insurance Limited's main business is General Insurance and it is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

- * Endsleigh has a risk transfer agreement with each of the insurers detailed above. This is explained in your policy wording.

about our services

If you make any changes to your motor insurance policy or request a set of replacement documents an administration fee of £25.00 will be charged each time. Our current fee for payment by credit card is 1.5%. We reserve the right to change our credit card fee without prior notice. This charge does not apply to debit cards.

Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, GL51 4UE is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 304295. You can check this on the Financial Services Register by visiting the FCA's web site <http://www.fsa.gov.uk/register/firmSearchForm.do> or by contacting the FCA on 0800 111 6768. Zurich Holdings (UK) Ltd owns 100% of our share capital.

Any information we provide you with does not constitute advice or a personal recommendation and you agree to make your own choice about how to proceed. We may ask questions to narrow down the selection of products that we will provide information on. We work with a panel of insurance undertakings to provide your insurance at the lowest price based on your requirements.

The parties to a contract of insurance covering a risk situated in the United Kingdom are permitted to choose the law applicable to the contract. Your motor insurance policy is governed by English law. English law will also apply prior to the conclusion of your contract of insurance.

your statement of insurance

motor insurance

policyholder: Mr Samuel Jackson
policy number: ZNB 0048553 / NEW

issued on: 22nd August 2014
reason for issue: new business

This Statement of Insurance forms part of Your motor insurance Policy. Please check these details carefully and let us know immediately of any errors.

your details

policyholder Mr Samuel Jackson
home address 54 Rhoshendre, Waunfawr, Aberystwyth, SY23 3PU
date of birth 12th June 1992
occupation Student living away from home
academic institution Aberystwyth University
e-mail address twiicoup@gmail.com
homeowner No
any children (under 16) No

your cover and premium

period of cover 22nd August 2014 until 21st August 2015

cover	insurer	premium
Third Party, Fire and Theft	Ageas Insurance Limited	£1,581.32
Roadside	RAC Insurance Limited	£30.99
total premium (including £91.26 insurance premium tax at current HMRC rate)		£1,612.31

your vehicle

registration number RV51NVO
make, model and engine size FORD FIESTA FREESTYLE 16V, 1242cc
year of manufacture 2001
year of purchase 2014
current value £150
owned by Yourself
registered to Yourself
security fitted Manufacturer's Standard Fit
use Use for social, domestic and pleasure purposes and for travel directly between home and a permanent place of work or study.
modifications None
right hand drive Yes
vehicle imported No
no. of cars in the household (including company cars)? 1
parked overnight in a private garage in post code SY23 3PU
no claims bonus 0 years
declared annual mileage 8,000 miles

drivers details

insured drivers

name	Samuel Jackson	residency (in years)	Over 3
age	22	occupation	Student living away from home
sex	Male	employer's business	Not In Employment
licence period (in years)	0	access to other cars	No access to any other cars
type	Full UK		

main driver

Mr Samuel Jackson, born 12th June 1992, is the main driver.

excesses

You will have to pay the first amount of each claim for loss of or damage to Your car. The excesses applicable to each driver are:

name	accidental damage	malicious damage	fire and theft
Samuel Jackson	£0	£0	£150

claims details

None of the drivers on this Motor Policy have had any accident, theft or loss, regardless of blame in the last five years.

previous declines

None of the drivers on this Motor Policy, unless otherwise stated, have ever been declined motor insurance, or been asked to agree to special terms or been served with any County Court Judgements (CCJs) or any other judgement in relation to debt, within the last 6 years.

driving and criminal convictions, and disqualifications

None of the drivers on this Motor Policy have been convicted of any motoring offence (including any endorsable fixed penalty offences) in the last five years, or have any conviction pending nor have they been convicted of any criminal offence which has not been spent.

None of the drivers on this Motor Policy have been banned or disqualified from driving in the last five years.

non-motoring convictions

None of the drivers on this Motor Policy have ever been convicted of a non-motoring offence.

medical conditions

Any proposed drivers on this policy who suffer from, or have ever suffered from, a medical condition which affects their ability to drive have informed DVLA of their condition and have written authority from DVLA to drive.

special terms and conditions applicable to your whole policy

Important Notice - We will not cover mechanical, electrical, electronic or computer failure, fault, breakdown, malfunction or breakage.

The maximum amount we will pay for audio equipment is £300, unless it is the manufacturer's standard fixture as supplied with the car.

Insured only to drive - We will not pay any claim which arises while Your Car is being driven by any person other than You shown in section 5 of Your current Certificate of Motor Insurance.

Protected No Claim Discount has not been included.

Driving other vehicles - Cover for driving other cars is extended to include any private car not belonging to You and not hired to You under a hire purchase agreement or leased to You under a lease agreement. The Vehicle must have an insurance policy of its own and cover does not extend to impounded/confiscated vehicles

A mileage discount has been applied. If Your annual mileage exceeds Your declared annual mileage, You will have to repay the value of the discount given.

Any changes to the type of driving licence held by You or any driver named on your policy, which would include passing a driving test, may result in an increased premium.

About Your Obligations

It is important that you check that the information given in your Statement of Insurance is, to the best of your knowledge and belief, complete and correct as this forms the basis of your insurance contract.

You must tell us immediately if at any time any of the information is incorrect or changes. Failure to do so may result in your insurance no longer being valid and claims not being met or not being met in full. If in doubt about any change please contact us as soon as possible.

Please refer to the conditions in your policy wording for details of how any changes in circumstances may affect your insurance.

Automatically Renew Your Policy Next Year

Sign up for automatic renewal to make renewing your policy even easier and ensure you are always covered. If you are happy with your renewal quote and you have signed up to automatic renewal, you won't need to do anything as we will securely store your payment details to automatically renew your policy. If you change your mind, simply let us know when you have received your renewal quote. You can sign up for this great service by speaking to one of our customer service team on 0844 4722592.

policy summary

motor insurance

policyholder: Mr Samuel Jackson

reference no. ZNB 0048553

This summary contains the key features of your motor insurance policy. It does not contain the full terms and conditions, which can be found in your motor insurance policy. If you wish to view a copy of your policy you can log on to <https://client.endsleigh.co.uk/login.aspx> and register. It is particularly important that you read the sections on **key exclusions** and **key limitations**. You must review your cover and inform us immediately if at any time any of the information contained in the Statement of Insurance is incorrect or changes. All cover listed below is for 12 months.

third party, fire and theft insured by Ageas Insurance Limited

key benefits

- | Damage to or loss of your car as a result of fire or theft
- | Legal liability for death or injury to other persons including passengers following an accident involving your car
- | Legal liability for damage to other people's property following an accident involving your car (up to £20,000,000)
- | Free insurance cover in European Union for up to 90 days regardless of the number of trips
- | Road Rage:- Benefits are payable to you for permanent disablement, death, emergency dental treatment, damage to your clothing, stress counselling if sustained solely and directly as a result of a physical and criminal assault following a road traffic accident

key exclusions

See your policy : *Section 1 - A. Loss or Damage - What is not covered*

- | Loss of or damage to your vehicle or anything contained therein whilst left unattended arising from theft or attempted theft when:
 - (a) your vehicle has not been secured by means of the door and boot locks
 - (b) the windows or any sliding or removable panel roof or hood on your vehicle has been left open or unlocked
 - (c) the ignition keys (which include ignition cards, lock transmitters or any other form of vehicle entry device) have been left in or on Your vehicle
- | Loss of use, depreciation, and wear and tear of your car
- | Telephones, television equipment, or two way radio transmitters or receivers
- | Loss of or damage to Your vehicle arising from it being taken by, or driven by, a person who was not an insured driver under the policy, but was a member of your family or household, or any other person known to you, unless you can prove that the driver intended to permanently deprive you of Your vehicle

See your policy : *General Exclusions - Exclusion 1*

- | Any use of your car not specified in your current certificate of insurance
- | Any use of your car if it is in an unsafe or unroadworthy condition, or does not have a valid MOT certificate if regulations require that you must have a valid MOT certificate
- | Any use of your car by any person who does not comply with the terms and conditions of their driving licence held

excesses

Your excess is the amount of each claim which you pay.

name	accidental damage	malicious damage	fire and theft
Mr Samuel Jackson	£0	£0	£150

other features

Audio equipment - £300, unless it is the manufacturer's standard fixture as supplied with the car

Insured only to drive - driving is restricted to you only.

Protected no claim discount has not been included.

Driving other cars - third party only cover applies for the policyholder only, to drive any car not belonging to You. The vehicle must have an insurance policy of its own and cover does not extend to impounded/confiscated vehicles.

A mileage discount has been applied. If Your annual mileage exceeds Your declared annual mileage, You will have to repay the value of the discount given.

roadside insured by RAC Insurance Limited

key benefits

- | Roadside assistance 1/4 mile or more away from Your Home address including a tow up to 10 miles and taxi fare for up to 20 miles from the Breakdown if Your vehicle cannot be fixed

key exclusions

See your policy : *What is not covered*

- | Replacing tyres or windows
- | Missing or broken keys. We will try to arrange the services of a locksmith, but You will have to pay for them
- | The cost of ferry crossings, road toll and congestion charges
- | Contaminated fuel problems. We will arrange for the Vehicle to be taken to a local garage for assistance, but You will have to pay for the work carried out
- | Labour at any garage to which the Vehicle is taken
- | If You require a second or any other type of Vehicle We will try to arrange this for You, but You will have to pay for any additional costs

how to make a complaint

If you wish to make a policy or service complaint, in the first instance, please contact the person or department you originally dealt with. They will aim to resolve your complaint on the same day. Alternatively you can contact us:

by phone 0800 085 8698
by post Customer Liaison Department
Endsleigh Insurance Services Ltd
Shurdington Road,
Cheltenham GL51 4UE

For any claims related issues please refer to your claims correspondence for contact details.

You have the right to contact the Insurer(s) directly.

If your complaint is not resolved to your satisfaction you have the right to ask the Financial Ombudsman Service to review your case. Contacting the Ombudsman will not affect your rights to take legal action against us.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. This applies to all parts of the policy except where specifically overridden.

Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

cancellation of your policy

Fees and Charges:

Cancellation:

It is IMPORTANT to know that we will not refund your premium if there has been a claim on your policy which your insurer will have to settle.

If a refund is processed within 30 days of the original payment being made we will usually refund the credit or debit card originally used to pay the deposit or annual premium, even if this wasn't your card. If an outstanding amount is payable by you, unless you contact us to make alternative payment arrangements, we will collect the payment owed to us using the debit/credit card details you provided us with when you took out the policy.

It is a requirement of the Road Traffic Act 1988 that you return your certificate of motor insurance if your policy is being cancelled. Please refer to your policy wording for full cancellation terms.

You can cancel your policy by contacting us on 0844 4722592.

If you cancel your motor insurance policy within the 14 day cooling off period and your policy has not started you will receive a full refund of premium but we will charge an administration fee of £25.00.

If you cancel your motor insurance policy within the 14 day cooling off period and your policy has started a charge will be made based on the number of days you have had cover. We will also charge an administration fee of £25.00.

Cancellation Fee:

If you cancel more than 14 days after purchasing your policy, a charge will be made based on the number of days you have had cover. We will also charge a cancellation fee of £75.00.

There will be no refund for any additional optional cover.

Administration Fee:

If you make any changes to your motor insurance policy or request a set of replacement documents an administration fee of £25.00 will be charged each time.

Our current fee for payment by credit card is 1.5%. We reserve the right to change our credit card fee without prior notice. This charge does not apply to debit cards.

Termination Fee

Your insurance is offered on the basis of the key facts you have provided.

You are required to give us all the relevant information appropriate for this insurance and to ensure it is accurate and up to date at all times. If you provide false, inaccurate or misleading information, we will record this. We and other organisations may use and search these records to prevent fraud and money laundering.

If you have provided false, inaccurate or misleading information, including if you have made a false declaration or fail to provide required information, we may cancel your policy at any time or declare it void from inception. We would be entitled to withhold your premium and recover from you any amounts paid under the policy for a claim. This would affect your ability to obtain insurance in the future.

In the event we terminate your policy due to the above you will be charged a Termination Fee of £95.00.



policyholder: Mr Samuel Jackson

reference no. ZNB 0048553

how to report an incident

Incidents can be reported 24 hours a day, via Our website:
www.endsleigh.co.uk

To report an incident please phone:
third party, fire and theft *

0800 0969679 (24hr)

roadside

0800 0924 136

* The new claims lines are operated by Quindell Legal Services Limited authorised and regulated by the Solicitors Regulation Authority. Acting on your behalf they will provide incident assistance alongside a range of other services.

***Motor Certificate
on next page***

certificate of motor insurance

1. name of policyholder Samuel Jackson

certificate number ZNB 0048553

2. registration mark of vehicle

RV51NVO

3. effective time and date (of the commencement of insurance for the purposes of the relevant law)

13:52:24 22nd August 2014

4. time and date of expiry (of the insurance)

24:00:00 21st August 2015

5. persons or classes of person entitled to drive

The Policyholder - who may also drive with the permission of the owner any private motor car not owned by the Policyholder or hired to the Policyholder under a hire purchase agreement or leased to the Policyholder under a leasing agreement or provided to the Policyholder as a courtesy car and not owned by or hired or lent to the Policyholder by your employer or business partner.

Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.

6. limitations to use

Use for social, domestic and pleasure purposes and for travel directly between home and a permanent place of work or study.

EXCLUDING: Racing, rallies, trials, pacemaking or speed testing, competitions, carriage of passengers for hire and reward, hiring, any use in connection with the motor trade. Commercial travelling. Use to secure the release of a motor vehicle, other than the vehicle identified above by its registration mark, which has been seized by, or on behalf of, any government or public authority.

I hereby certify that the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For full details of the insurance cover reference should be made to the policy.

AGEAS INSURANCE LIMITED

Authorised Insurers

FRANÇOIS-XAVIER BOISSEAU

Chief Executive Officer

advice to third parties Nothing contained in this certificate affects your rights as a third party to make a claim.

cancellation of cover To comply with the relevant law the Certificate must be surrendered to Endsleigh Insurance Services Ltd if the insurance is cancelled before the date of its expiry. Failure to do so is an offence under the Road Traffic Acts.

important notes Any query relating to this insurance or alteration should be referred to us quoting your certificate number.

change of vehicle You must notify us immediately if you change your vehicle in order that insurance cover can be maintained.

change of ownership This certificate is not transferable to the new owner of the vehicle and must be returned to us for cancellation if the vehicle ownership changes.