



SELECTTM

PREMIER INSURANCE
from direct line

Welcome to SELECT Premier
car insurance and breakdown cover

CAR INSURANCE

You've made the right choice for your car

Welcome to Select Premier car insurance and Select Premier breakdown cover from Direct Line. We're here to provide you with a higher level of cover to protect your cars when they're on and off the road. Plus our personal, one-to-one service means we'll always go that step further to meet your motoring needs.

Our highest level of cover

Your Select Premier car insurance comes complete with added extras and enhanced cover.

- You get the flexibility to cover your cars under one policy, including sports or classic cars. And we make your life easier by giving you one renewal date
- Select our enhanced courtesy car cover and in the event of an accident, where possible, we will provide you with a similar vehicle to yours
- Automatic 90 days' cover for driving in Europe, for total peace of mind on your travels

Select Premier breakdown cover

Breakdown cover is also available as part of Select Premier car insurance. If you have chosen to select it, details are provided in your policy schedule.

- UK call centres are open 24/7 so help is always at hand
- We give priority to people in a vulnerable position and we will text you to let you know we are on our way
- If your car cannot be fixed at the roadside we'll give you the choice of a hire car or alternative travel to your location

If you don't have breakdown cover with us already and want to add it to your Select Premier car insurance just call our customer service team on 0800 533 5200 to speak to someone direct.

Select Premier breakdown cover is provided by Greenflag.

Making a claim on your Select Premier car insurance

If you need to make a claim, call us as soon as you can so we can start sorting things out. We know it can be a stressful time so our dedicated claims handlers will manage everything on your behalf until the claim is settled. And you won't be faced with a mountain of paperwork; our aim is to get things sorted out for you with the minimum of fuss or inconvenience.

To help get you back on the road as soon as possible we offer immediate authorisation for any repairs carried out by our recommended repairers and they all come with a lifetime guarantee.

If you need to make a claim on your Select Premier car insurance, call 0800 533 5201. The claim helpline is open 24 hours a day, 7 days a week.

Contacting us if you break down

In the event of a breakdown we'll get assistance to your car as quickly as we can. The sooner you call us the sooner we'll have you back on the road.

For 24/7 breakdown assistance call:

UK **0800 533 5216**

Europe **+44(0)1423 847 584**

GreenFlag 
No Matter What



Here to help

Customer service

If you have any questions about your car insurance policy or if you'd like a quote for any other Select Premier insurance products just call **0800 533 5200**. We're here to help between 8am – 8pm Monday – Friday and 9am – 5pm on Saturdays.

24/7 Breakdown Cover

If you break down or need us in an emergency, or would like to add breakdown cover to your policy, call **0800 533 5216** (UK) or **+44(0)1423 847 584** (Europe).

Legal advice

You can call us for legal advice on **0800 833 5256**.
The helpline is available 24 hours a day, 7 days a week.

Making sure you always have the right cover

It's a part of life that circumstances don't always stay the same so your Select Premier car insurance is flexible to change. For instance, you may buy a new car that you'd like to add to your Select Premier policy or you might be moving house. If you let us know of any changes to your circumstances as soon as possible, we can ensure you always have the right cover.

Call us on **0800 533 5200** and we'll make sure your insurance is kept up to date.

Bring your insurance together with Select Premier

Car insurance and breakdown cover are just two of our range of Select Premier products. Home insurance, pet insurance and travel insurance all offer the same expert cover and a more personal level of service. And because we're here to make your life easier we give you the flexibility to include all your cover together. Which means one convenient payment date and one renewal date.

To bring your insurance together with Select Premier call us on **0800 533 5200**.

**For more information
about any of the
Select Premier products**

Call **0800 533 5200** or
visit **directline.com/select**

CAR INSURANCE

Terms and conditions of your policy

This policy booklet gives full details of your cover. You should read it along with your schedule and certificate of motor insurance. Please keep all your documents in a safe place.

This policy is evidence of the contract between **us**, U K Insurance Limited and **you**, our policyholder.

These policy conditions are part of **your** insurance contract; along with **your schedule of insurance**. Please read **your schedule of insurance** and these policy conditions to make sure **you** know exactly what **your** insurance covers. Check all the policy details and **your** proposal confirmation, which sets out the information **you** have given **us**, carefully. If **you** think there is a mistake or **you** need to make changes, **you** should notify **us** immediately. Failure to provide correct information or inform **us** of any changes could adversely affect **your** policy, including invalidating **your** policy or claims being rejected or not fully paid.

Under European law, you and **we** may choose which law will apply to this contract. English law will apply unless both parties agree otherwise.

Select Premier car insurance policy definitions

Wherever the following words or expressions appear in **your policy**, they have the meaning given here unless **we** say differently.

Accessories – parts or products specifically designed to be fitted to the vehicle. **We** may treat some accessories as **modifications**, so please tell **us** about any alterations to **your car** or **your motorcycle**.

Appointed representative – the **preferred law firm**, solicitor, or other suitably qualified person appointed by **us** to represent **you** under Section I Motor Legal Protection.

Approved repairer – a repairer **we** have approved and authorised to repair **your car** following a claim under section B of this **policy**.

Approved windscreen supplier – a repairer **we** have approved and authorised to repair or replace **your** windscreen as included on **your schedule** and **certificate of motor insurance**.

Certificate of motor insurance – this document provides evidence that **you** have taken out the insurance **you** must have by law. It identifies who can drive **your car** or **your motorcycle** and the purposes for which **your car** or **your motorcycle** can be used.

Convertible – these are motor vehicles in which the roof is removable and/or can retract and are often referred to as cabriolets, roadsters and/or soft/hard tops.

Convictions – these include all motoring convictions, fixed penalties or disqualifications including points and speed camera offences.

Costs – Section I – Motor Legal Protection.

- a) All properly incurred, reasonable and proportionate legal fees, expenses and disbursements charged by the **appointed representative** and agreed by **us**. Legal fees, expenses and disbursements will be assessed on the standard basis or in accordance with any fixed recoverable costs scheme, if applicable.
- b) The fees incurred by **your** opponent which **you** are ordered to pay by a **court** and any other fees **we** agree to in writing.

Court – Court, tribunal or other suitable authority.

Endorsement – an agreed change to the terms of the **policy**.

Excess – the amount **you** must pay towards any claim. The compulsory **excesses** for young or inexperienced drivers are as follows:

- £450 any driver under the age of 21;
- £250 any driver between the ages of 21 and 24;
- £200 any driver over 25 who has held a full UK/EU licence for less than 12 months, currently holds a provisional licence or holds a Non-EU licence.

These **excesses** are in addition to any **excess** noted on the **schedule** and are applicable to all claims made under any section of this policy except for A, F, I, J and K and unless otherwise stated.

Hazardous goods – goods or substances referred to in the European Agreement concerning the International Carriage of Dangerous Goods by Road (ADR), i.e. explosive substances and articles, gases, flammable liquids, flammable solids, self-reactive substances and solid desensitised explosives, substances liable to spontaneous combustion, substances which, in contact with water, emit flammable gases, oxidising substances, organic peroxides, toxic substances, infectious substances, radioactive material and corrosive substances.

Hazardous locations – power stations, nuclear installations or establishments, refineries, bulk storage or production premises in the oil, gas or chemical industries, bulk storage or production premises in the explosive, ammunition or pyrotechnic industries, Ministry of Defence premises and Military bases – other than in any area designated for access or parking by the general public.

Household member – any person(s) permanently residing with **you** including any person(s) living within the grounds of **your** or **your partner's** residence(s).

Imported car – a car that may have been registered in the UK but which was not originally built to be sold in the UK.

Insured person – any person(s) named on the **certificate of motor insurance** as a permitted driver/rider.

Intoxicated – any level of alcohol and/or drug content in blood, urine and/or breath samples that exceeds the legal limit for driving a motor vehicle.

Loss of any limb – severance at or above the wrist or ankle, or the total and irrecoverable loss of use of a hand, arm, foot or leg.

Market value – the cost of replacing **your car** or **your motorcycle** with another of the same make and model and of a similar age and condition at the time of the accident or loss.

Misfuelling – the accidental filling of the fuel tank with inappropriate fuel for **your car**.

Modifications – are any changes to **your car's/your motorcycle's** standard specification, not including cosmetic optional extras at manufacture. **Modifications** include, but are not restricted to, changes to the appearance and/or the performance of **your car/your motorcycle** (including wheels, suspension, bodywork and engine) and include changes made to **your car/your motorcycle** by the previous owner(s).

Motorcycle – a mechanically propelled two-wheeled vehicle, with or without a sidecar attached. A three-wheeled vehicle, having two wheels on one axle where the centres of the points of contact of such wheels and the road are less than 18 inches apart is also classed as a **motorcycle**.

Motorcycle Trailer – a trailer specifically designed to be towed by a **motorcycle** that has a greater cc than 125 and the trailer no wider than 1 metre (3 ft 3 in) and the distance between the rear axle of the **motorcycle** and the rear-most part of the **motorcycle trailer** must not exceed 2.5 metres (8 ft 2 in). The laden weight of the **motorcycle trailer** must not exceed 150 kg (330 lb) or two-thirds of the kerbside weight of the **motorcycle**.

Motor proposal confirmation – the document recording the statements made and information **you** gave or which was given to **you** when **you** bought **your policy**.

Partner – **your** husband, wife, civil partner or someone **you** are living with as if **you** are married to them.

Period of Insurance – The time during which we give cover as set out in your policy schedule.

Policy – this policy booklet, **schedule**, **motor proposal confirmation** and **certificate of motor insurance**.

CAR INSURANCE

Terms and conditions of your policy (cont)

Preferred law firm – the law firm **we** choose to provide legal services under Section I – Motor Legal Protection. These legal specialists are chosen as they have the expertise to deal with **your** claim and must comply with **our** agreed service standards.

Reasonable prospects of success – Section I – Motor Legal Protection.

For 1. Road traffic accidents and 3. Motor contract dispute cases, **we** and the **appointed representative** agree that there is a better than 50% chance that **you** will:

- a) obtain a successful judgment; and
- b) recover **your** losses or damages or obtain any other legal remedy **we** agree to, including an enforcement of judgment, making a successful appeal or defence of an appeal.

For 2. Motoring Prosecution defence cases, **we** and the **appointed representative** agree that there is a better than 50% chance of **you** successfully mitigating **your** sentence or fine or making a successful appeal or defence of an appeal.

Road Traffic Act – any Acts, Laws or Regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Schedule – the document that identifies the policyholder and sets out details of the cover **your policy** provides.

Terms – all terms, exceptions, conditions and limits which apply to **your policy**.

Terms of appointment – Section I – Motor Legal Protection. A separate contract which **we** will require the **appointed representative** to enter into with **us** if the **appointed representative** is not a **preferred law firm**. This contract sets out the amounts **we** will pay the **appointed representative** under **your** policy and their responsibilities to report to **us** at various stages of the claim.

Territorial limits – Section I – Motor Legal Protection.

The **United Kingdom**. For claims relating to 1. Road Traffic Accidents and 2. Motoring Prosecution defence the territorial limits include any country which the Commission of the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC on Insurance of Civil Liabilities arising from using motor vehicles.

Total Loss – when the cost of repairing **your car** or **your motorcycle**, combined with its salvage value, exceeds the **market value** or the agreed value (section E (1)) if this is noted on **your schedule**.

Track day – when **your car** or **your motorcycle** is driven on a racing track, on an airfield or at an off-road event including time trails and speed tests.

Trailer – any form of trailer that has been specially built to be towed by a motor car.

We, us, our – U K Insurance Limited.

You/Your – the person named as the policyholder in the schedule.

Under section I – Motor Legal protection the definition of **You/Your** is extended as follows:

For Road traffic accident claims the definition of **You/Your** is extended to include authorised drivers as shown in the **certificate of motor insurance** and any passengers.

For Motor Prosecution Defence claims the definition of **You/Your** is extended to include authorised drivers as shown in the **certificate of motor insurance**.

If sections J or K Breakdown Cover are included on your schedule, this definition is extended under these section(s) to include authorised drivers as shown in the **certificate of motor insurance** and any passengers.

United Kingdom – Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Your car – the vehicle described in the current **schedule** not exceeding 3.5 tonnes GVW (Gross Vehicle Weight). In section B 'Damage to **your car**' the term 'car' also includes its **accessories** and spare parts, whether they are on or in the car; or in a secure building within the grounds of **your** residence(s). For the purpose of claims under the **Uninsured Loss Recovery** in this section I the definition of Your Car includes any car covered under section A 1b – Driving Other Cars.

Your Van – a vehicle designed to carry goods and 4 or less passengers. The vehicle must weigh less than 3.5 tonnes GVW (Gross Vehicle Weight). If **your** vehicle is a van, all references in the **policy** to **your car** also mean **your van**.

Your motorcycle – the vehicle described in the current **schedule** if a mechanically propelled two-wheeled vehicle, with or without a sidecar attached. A three-wheeled vehicle, having two wheels on one axle where the centres of the points of contact of such wheels and the road are less than 18 inches apart is also classed as a **motorcycle**. In section F up to a maximum of £100 in respect of **accessories** and spare parts relating to **your motorcycle** while these are on **your motorcycle** is included.

CAR INSURANCE

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EXCLUSIONS

General exclusions

The following apply to the whole of your policy. Any further specific exclusions are shown in the section of cover to which they apply.

1 Who uses your car

What is not covered:

We do not cover any injury, loss or damage which takes place while **your car** or **your motorcycle** is being:

- driven/ridden by any person not described as entitled to drive by the **certificate of motor insurance** or **schedule**;
- used for any purpose not allowed by the **certificate of motor insurance** or **schedule**;
- driven/ridden by someone who does not have a valid driving licence or is disqualified from holding or obtaining such a licence or is breaking the conditions of their driving licence.

This exclusion does not apply if **your car** or **your motorcycle** is:

- with a member of the motor trade for maintenance or repair;
- stolen or taken away without **your** permission; or
- being parked by an employee of a hotel, restaurant or car-parking service.

2 Contracts

What is not covered:

We do not cover any legal liability that arises as a result of **you** entering into any agreement or contract, unless **you** would have been liable even without such an agreement or contract.

3 Radioactivity

What is not covered:

We do not cover any loss or damage to property or any direct or indirect loss, expense or liability caused or contributed to by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts.

4 War

What is not covered:

We do not cover any loss, damage, injury or liability caused by war, invasion, revolution or a similar event except as is strictly required under the **Road Traffic Act**.

5 Riot

What is not covered:

We do not cover any loss or damage caused by riot or civil commotion outside Great Britain, the Isle of Man or the Channel Islands. This exclusion does not apply to section A of this **policy**.

6 Use on airfields

What is not covered:

We do not cover any damage or liability caused by using **your car** or **your motorcycle** in any area where aircraft are normally found to be landing, taking off, moving or parked.

7 Pollution

What is not covered:

We do not cover any accident, injury, damage, loss or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unexpected and accidental incident which happens during the period of insurance.

8 Recovery of seized cars

What is not covered:

We do not cover securing the release of a motor car or **motorcycle**, other than **your car** or **your motorcycle**, which has been seized by, or on behalf of any government or public authority.

9 Track day

What is not covered:

We do not cover any injury, loss or damage whilst **your car** or **your motorcycle** is being used or driven/ridden on a motor racing track, derestricted toll road, off road event or on the Nürburgring Nordschleife or;

your car or **your motorcycle** is being used or driven/ridden in a race, competition, rally, trail, track day or off road event.

10 Hazardous goods

What is not covered:

We do not cover any loss or damage to property or any direct or indirect loss, expense or liability caused or contributed to by carrying any **hazardous goods**.

11 Hazardous locations

What is not covered:

We do not cover any damage or liability caused by using **your van** in a **hazardous location**.

CONDITIONS

General conditions

1 Providing Accurate Information

We will only provide the cover set out in this **policy** if **you** keep to all the **terms** and conditions of the **policy**. All information given to **us** must be, as far as you know, correct.

You must take reasonable care to ensure that all information given to **us**, including relating to all drivers under the policy, is correct and not misleading. If the information **you** provide to **us** is not correct or is misleading the Consumer Insurance Act will apply.

This may result in **us**:

- cancelling the policy, treating it as though it never existed and not paying any claim;
- treating the policy as though it had been entered into on different terms and reducing the amount paid on any claim; or
- cancelling the policy by giving **you** reasonable notice.

2 Notification of accidents and losses

You must tell **us** as soon as reasonably possible about any incident which may lead to a claim under this **policy**. If **you** receive any notice of prosecution, inquest or fatal accident inquiry or **you** are sent

a writ, summons, claim or letter, **you** must send it to **us**, unanswered, as soon as possible.

3 Claims procedure – Our rights and your obligations

a) You must not admit liability for or negotiate to settle any claim without **our** written permission.

b) We are entitled to:

- take over and carry out the negotiation, defence or settlement of any claim in **your** name, or in the name of any other person covered by this **policy**;
- take proceedings in **your** name, or in the name of any other person covered by this **policy**, to get back any money **we** have paid under this **policy**.

c) You must give **us** any information and help **we** need.

4 Vehicle registration

To be covered by this **policy** **your car** or **your motorcycle** must be registered in, or be in the process of being registered in, the UK, the Channel Islands or the Isle of Man.

5a Cancellation by us

We have the right to cancel your policy at any time by giving you 14 days' notice in writing where there is a valid reason for doing so. We will send our cancellation letter to the latest address we have for you. Valid reasons may include but are not limited to:

- where you are required, in accordance with the terms of this policy, to co-operate with **us**, or send **us** information or documentation and you fail to do so in a way that substantially affects our ability to process your claim, or deal with your policy;
- where there are changes to your circumstances which mean you no longer meet our criteria for providing motor insurance;
- where you have used threatening or abusive behaviour or language or you have intimidated or bullied our staff or suppliers.

If we cancel your policy we will return the premium paid less the amount for the period the policy has been in force.

5b Cancellation by you

You can cancel this **policy** at any time by telling **us** either over the phone by calling **us** on **0800 533 5200** or alternatively in writing. Please return the **certificate of motor insurance**.

Please note under the **Road Traffic Act** it is an offence not to surrender the **certificate of motor insurance** within 7 days of the cancellation date.

Cancelling the direct debit instruction does not mean **you** have cancelled the **policy**.

- If **you** cancel before **your policy** is due to start, or if **you** cancel within 14 days of the **policy** starting or within 14 days of receiving **your** documents (whichever occurs later) **we** will return any premium **you** have paid in full.
- If **you** cancel after those 14 days have passed, **we** will return the premium less an amount for the period that the **policy** has been in force.

We will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover.

If **you** cancel before the new period of insurance (renewal) is due to start, **we** will return any premium **you** have paid in full. Please return the **certificate of motor insurance**.

If the new period of insurance (renewal) has started and **you** cancel within 14 days of it starting or within 14 days of receiving **your** documents (whichever occurs later), **we** will return any premium **you** have paid.

If you cancel after those 14 days have passed, we will return the premium less an amount for the period that the policy has been in force.

We will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover.

5c Suspensions

You can suspend this **policy** at any time by telling **us** either over the phone by calling **us** on **0800 533 5200** or alternatively in writing. Please return the **certificate of motor insurance**.

- If **you** suspend cover **we** will retain any premium **you** have paid.
- If **you** are paying by instalments, **you** must continue paying instalments during the period of suspension.
- If cover is suspended for more than 28 days in a row or if the **policy** expiry date passes during the period of suspension, **we** will refund **you** a portion of **your** premium for the suspension period.
- If cover is suspended for less than 28 days in a row and reinstated before the **policy** expiry date **we** will not refund any premium.

We will not refund any premium if **you** have made a claim or if one has been made against **you** during the current period of cover.

6 Taking care of your car and your motorcycle

You and any person who is covered by this **policy** must:

- make sure **your car/your motorcycle** is roadworthy;
- take all reasonable steps to protect **your car/your motorcycle** and its contents from loss or damage;
- make sure **you** keep property left in an open or **convertible** car in a locked boot or locked glove compartment; and
- allow us to examine **your car/your motorcycle** at any reasonable time if **we** ask **you**.

7 Car sharing

Your policy covers **you** for carrying passengers for social or similar purposes in return for payment. But it does not cover **you** if:

- **your car** is made or adapted to carry more than eight people (including the driver);
- **you** are carrying the passengers as customers of a passenger-carrying business; or
- **you** are making a profit from the passengers' payments.

If **you** are not sure whether a car-sharing arrangement is covered by the terms of this **policy**, please contact **us**.

CONDITIONS

General conditions (cont)

8 Modifications to your car and your motorcycle

You must tell **us** what **modifications you** intend to make and obtain **our** agreement prior to making them. **Modifications** are any changes to **your car's** or **your motorcycle's** standard specification, not including cosmetic optional extras at manufacture.

Modifications include, but are not restricted to, changes to the appearance and/or the performance of **your car** or **your motorcycle** (including wheels, suspension, bodywork and engine) and include changes made to **your car** or **your motorcycle** by the previous owner(s).

Failure to provide correct information or inform **us** of any relevant modifications could adversely affect **your** policy, including invalidating **your** policy or claims being rejected or not fully paid.

9 Fraud

You must be honest and truthful in **your** dealings with **us** at all times.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a false claim, we have the right to cancel **your** policy, refuse claims and retain any premium paid. **We** may recover from **you** any **costs we** have incurred, including the **costs** of investigating the claim.

We will not pay a claim which is in any way fraudulent, false or exaggerated. **We** will also not deal with any claims following discovery of the dishonest behaviour regardless of when the claims occurred.

In addition, **we** have the right to cancel any other products **you** hold with **us** and share details of this behaviour with other organisations to prevent further fraud. **We** may also involve the relevant authorities who are empowered to bring criminal proceedings.

10 Other insurance

If **you** have other insurance which covers the same loss, damage or liability, **we** will not pay more than **our** share of **your** claim. This does not apply to personal accident benefit.

11 If you miss a payment

If **we** have been unable to collect **your** premium on the date it is due, **we** will write to **you** in order to give **you** the opportunity to make the payment. If the premium remains unpaid by the date **we** set out in **our** letter, **we** will give **you** 14 days' notice that **we** will cancel **your** policy, and inform **you** in writing when this cancellation has taken place.

If **you** have made a claim, or one has been made against **you** before that date, then the balance of the year's premium will become payable.

Please note under the Road Traffic Act it is an offence not to surrender the certificate of motor insurance within seven days of the cancellation date.

12 If you have not paid your premium

We may refuse **your** claim or deduct any unpaid premiums from any claim payment **we** make to **you**.

13 People involved in this contract

This contract is between **you** and **us**. Nobody else has any rights they can enforce under this contract except those they have under the **Road Traffic Act**.

14 Automatic renewal

When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **we** or **you** have advised otherwise. **We** will write to **you** at least 21 days before **your** policy ends to confirm **your** renewal premium and policy terms. If **you** do not want to renew **your** policy **you** must call **us** before **your** renewal date to let **us** know.

It is not possible to offer automatic renewal in all circumstances, for example **we** may need to discuss **your** renewal invite with **you** or **your** payment method may change.

Your renewal invite will advise if your policy will be automatically renewed or if **you** need to call **us**. If **we** are unable to offer renewal terms **we** will write to **you** at **your** last known address to let **you** know.

SECTION A

Liability to other people

If **you** make any claims or a third party makes any claim against **you** under section A, **your** no claim discount will be affected unless otherwise stated.

1a Cover for you

We will cover **you** for **your** legal liability to other people arising from an accident which involves **your car** and:

- **you** kill or injure someone;
- **you** damage someone else's property.

This cover also applies to an accident involving a trailer or vehicle **you** are towing.

1b Driving other cars

If stated on **your certificate of motor insurance**, this **policy** provides the same cover as above 1a when **you** are driving any other motor car as long as **you** do not own it and it is not hired to **you** under a hire-purchase or leasing agreement, or **your partner** is driving any other motor car as long as **your partner** does not own it and it is not hired to **your partner** under a hire-purchase or leasing agreement.

This cover only applies if:

- there is no other insurance in force which covers the same liability;
- **you** and/or **your partner** have the owner's permission to drive the car;
- the car is registered in and being driven in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; and
- **you** still own **your car** and it has not been damaged beyond cost-effective repair.

Note – There is no cover under clause 1B for damage, fire or theft to the car you or your partner are driving.

2 Cover for other people

We will also provide the cover under section 1A for:

- anyone insured by this policy to drive **your car**, as long as they have **your** permission;
- anyone **you** allow to use but not drive **your car**;
- anyone who is in or getting into or out of **your car**;
- the employer or business partner of anyone covered by this section; or
- the legal personal representative of anyone covered under this section if that person dies.

3 Costs and expenses

a) Legal costs

If there is an accident covered by this **policy**, **we** have the option entirely at **our** discretion to pay the reasonable legal costs and/or expenses to defend or represent **you** or any driver covered by this **policy**:

- at a coroner's inquest or fatal accident inquiry; and/or
- in criminal proceedings arising out of the accident.

We must agree to all legal costs and/or expenses beforehand. If we agree to pay such legal costs and/or expenses, **we** will advise **you** as to the extent of any assistance **we** will give.

b) Emergency medical treatment

We will pay for emergency treatment fees as set out in the **Road Traffic Act**. If we make a payment under this section only, it will not affect your no claim discount.

4 Payments made outside the terms of the policy

If, under the law of any country, **we** must make a payment that is not covered by the **policy**; we have the right to recover this payment from **you** or the person who is liable.

Exclusions which apply to section A

What is not covered:

We will not cover:

- loss of or damage to any car **you** drive or any **trailer** or vehicle **you** tow;
- anyone who has other insurance covering the same liability;
- death or injury to anyone while they are working with or for the driver of the car; except as set out in the **Road Traffic Act**;
- damage caused by an **insured person** to any property they own or are responsible for;
- liability for more than £20,000,000 for any claim or series of claims for loss of or damage to property including any indirect loss or damage caused by one event (including all costs and expenses);
- liability caused by acts of terrorism as defined in the Terrorism Act 2000 except as is strictly required under the **Road Traffic Act**;
- legal costs or expenses related to charges connected with speeding, driving under the influence of alcohol or drugs, or for parking offences;
- any liability that is not required to be covered under the terms of the **Road Traffic Act** whilst **you** are loading or unloading directly from **your van**;
- liability for death, injury or damage when **your van** is not on a public road and is in the process of being loaded or unloaded by any person other than the driver or attendant of **your van**.

SECTION B

Loss or damage to your car

If **you** make any claims under sections B, C, D or E **your** no claim discount will be affected and the relevant **excess** applies unless otherwise stated.

1 Loss or damage to your car

What is covered:

If **your car** is lost or damaged, **we** have the option to:

- pay to repair the damage or repair the damage ourselves;
- replace what is lost or damaged, if this is more cost-effective than repairing it; or
- settle **your** claim by sending **you** a cheque or by bank transfer.

The most we will pay is the **market value** of **your car** at the time the loss or damage happened unless **you** have paid for and have agreed value included on **your schedule**.

What is not covered:

We will not cover:

- the sum of all applicable **excesses** unless **your car** is stolen from a private locked garage;
- any amount greater than the **market value** for the loss or damage to **your car** or their accessories and spare parts;
- loss or damage to **your car** as a result of someone acquiring it by fraud or trickery while pretending to be a buyer;
- loss or damage caused by theft or attempted theft if the keys and/or other devices which unlock **your car** and/or enables **your car** to be started and driven, is left in or on **your car** which is unattended, or if **your car** has been left unattended and not properly locked (this includes any window, roof opening, removable roof panel or hood being left open or unlocked);
- loss or damage caused by theft or attempted theft to readily removable in-car electronic equipment unless it is in a glove compartment or a locked boot;
- loss or damage caused by theft or attempted theft if any security or tracking device, which **we** insist is fitted to **your car**, has not been set or is not in full working order;
- loss or damage caused by theft or attempted theft if the network subscription, for any tracking device which **we** insist is fitted to **your car**, is not current and operable; or
- loss or damage caused by theft or attempted theft if the driver recognition device for any tracking device which **we** insist is fitted to **your car**, is left in or on **your car** whilst unattended.

2 Windscreen damage

We will pay to:

- replace or repair broken glass in the windscreen, sunroof or windows of **your car**, and repair any scratching to the bodywork caused by the broken glass, as long as there has not been any other loss or damage to **your car**; or
- replace the roof and rear windscreen assembly together if **your car** is fitted with a folding roof and it is more cost-effective than replacing the glass alone. Claims under this section will not affect **your** no claim discount.

The **excess** for any glass claim is stated in the **schedule**. **We** will not pay more than the **market value** of **your car** at the time of the loss (less any **excess** that applies).

Exclusions which apply to section B

What is not covered:

We will not cover:

- loss or damage caused by wear and tear or loss of value;
- any part of a repair or replacement which improves **your car** beyond its condition before the loss or damage took place;
- any mechanical, electrical or computer failure, breakdown or breakage;
- damage to tyres caused by braking, punctures, cuts or bursts;
- damage caused by pressure waves from an aircraft or other flying object travelling at or beyond the speed of sound;
- deliberate damage caused by anyone insured under this **policy**;
- loss of use or other indirect loss such as travel costs or loss of earnings other than the cover provided by section D (3);
- loss or damage to any **trailer**, caravan or vehicle, or their contents, while being towed by **your car** other than the cover provided by section C (9);
- loss or damage to contents if **your car** is a caravanette, campervan or mobile home;
- loss or damage to **your car** if, at the time of the incident, it was being driven or used without **your** permission by someone in **your** family or someone who is living with **you** (this exception does not apply if the person driving is reported to the police for taking **your car** without **your** permission);
- loss or damage due to any government, public or local authority legally taking, keeping or destroying **your car**;
- goods, tools of trade or samples connected with **your** work or any other trade, or any container for these things;
- loss or damage caused directly or indirectly by fire if **your car** or **trailer** is equipped for the cooking or heating of food or drink or sale of food and/or drink;
- any reduction to the **market value** of **your car** as a result of it being repaired.
- the draining, flushing and replenishing of the fuel from **your car**, in the event of **misfuelling**.

Conditions which apply to section B

1 Hire-purchase, leasing and other agreements

If **we** know that **your car** is owned by someone else, **we** will settle any claim by paying the legal owner before **we** pay anything left over to **you**.

2 Parts

We may decide to repair **your car** with parts which have not been made by **your car's** manufacturer but which are of a similar standard. If any part or accessory is not available, the most **we** will pay for that part will be the cost shown in the manufacturer's last United Kingdom price list (plus reasonable fitting costs).

3 Removing and delivering your car

If **your car** cannot be driven as a result of a loss or damage covered under this **policy**, **we** will pay the reasonable cost of taking it to the nearest suitable repairer. **We** will also pay the reasonable cost of delivering **your car** to **you** at the address shown in the **schedule** after it has been repaired. **We** may put **your car** in safe storage, before it is repaired, sold or taken for scrap. **We** will pay the reasonable cost of storage.

4 Repairs

If **our approved repairers** carry out the repairs, **you** do not need an estimate. Repairs carried out by **our approved repairers** are guaranteed until **you** sell **your car**.

You can arrange for reasonable and necessary repairs to be carried out at a repairer of **your** choice. However, **you** must give **us** full details of the incident and **we** must approve the detailed repair estimate before the work begins. Unless repairs are carried out by **our approved repairers** they are NOT guaranteed by **us** even though **we** may pay for those repairs directly.

5 Uneconomical repairs

If **your car** is declared a **total loss** and **we** agree to settle **your** claim on that basis, **you** still owe the full yearly premium for that vehicle as **we** will have met all **our** responsibilities to **you** under the **policy**. 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. **We** will not refund any of **your** premium.

SECTION C

Other benefits

1 Future disability

If as a result of a claim for loss or damage covered by section B of **your policy** and involving **your car**, **you** or a **household member** is registered disabled, **we** will have the option to:

- pay up to £10,000 for essential and suitable modifications to **your car**; or
- decide to contribute up to £10,000 towards the purchase of a motor vehicle adapted for **you** or a **household member's** disability.

This additional benefit will not apply if at the time of the incident the driver of **your car** is found to be **intoxicated**.

2 Injury cover

If **you** or an **insured person** are injured and unable to drive as a direct result of a loss or damage covered by this **policy** involving **your car**, for which **you** could not be held in any way liable, **we** will:

- pay up to £3,000 for essential replacement travel expenses incurred;
- pay these expenses for up to 12 months from the date of loss or until the affected person is able to drive, whichever is the earlier.

If **your policy** is cancelled **our** payments will cease from the date **your policy** is cancelled. **We** will not provide this cover for an incident in which the driver obtains a **conviction**.

We require proof of the injury and the person's inability to drive from a physician every 90 days from the date of the loss. **We** may request that this proof is from a physician of **our** choice.

3 Lock replacement

If the keys to **your car**, ignition, alarm, immobiliser, steering lock or garage door opener are lost or stolen **we** will pay the cost of replacing the keys and the associated locks.

We will not pay any claim if the keys, lock transmitter or entry card are either left in or on **your car** at the time of the loss or are taken without **your** permission by a **household member**.

If **we** make a payment under this benefit of section C only, the **excess** does not apply to this additional cover and **your** no claim discount will not be affected.

4 Loss of road fund licence

If **we** declare **your car** a **total loss** under section B of **your policy** **we** will pay for the unexpired portion of the road fund licence **you** are unable to recover from the relevant licencing authorities.

5 Temporary replacement car

If as a result of loss or damage covered by this **policy**:

- **your car** cannot be used and **we** have authorised repairs, **we** will arrange a motor vehicle for **you** while **your car** is being repaired; or
- if **your car** cannot be repaired, is stolen and not recovered or is being replaced under new car replacement benefit section C (6), **we** will provide you with a motor vehicle until **your** claim is settled for a maximum period of 21 days.

When **you** are driving the replacement vehicle arranged by **us** it is insured under your **policy**. This means that any claim for injury, loss or damage that takes place will be made under **your policy**, as long as the driver, or the person in charge of **your car**, is permitted to drive under your **policy**. Any payments **we** have to make under **your policy** for loss or damage to the temporary vehicle will be made to the supplier. **You** will also have to pay any **excess** that applies as if the claim was made for **your car**.

The replacement motor vehicle is intended to keep **you** mobile and may not be similar in terms of the size, type, value or status of **your car**.

6 New car replacement

If **your car** is less than 24 months old and **you** are the first and only registered keeper, **we** will replace it with one of the same make and model if it has:

- been stolen and not recovered; or
- suffered damage covered by the **policy** and the cost of repairing is more than 60% of the last United Kingdom list price.

We can only do this if a replacement motor vehicle is available in the UK and anyone else who has an interest in **your car** agrees.

If a suitable replacement motor vehicle is not available, or **your car** was not supplied as new in the UK, **we** will pay **you** the **market value** of **your car** at the time of the loss or the agreed value if this benefit is shown in **your schedule**. If **we** settle a claim under this clause, the lost or damaged motor vehicle becomes **our** property and **you** must send **us** the registration document.

We will only replace **your car** if:

You or **your partner** own **your car** or are buying it under a hire purchase agreement (not a leasing, contract hire agreement, or other type of agreement where ownership of **your car** does not pass to **you**).

7 Permanent sound and audio equipment

We will cover loss or damage to in-car audio, television, phone, CB radio, games-console or electronic-navigation equipment that is permanently fitted in **your car**.

This equipment must be designed to be solely operated by use of the power from the electrical system of **your car**.

What is not covered;

- loss or damage caused by wear and tear or loss of value;
- any loss or damage as a result of any mechanical, electrical or computer failure, breakdown or breakage;
- any amount greater than the market value of **your car**.

If **we** make a payment under this benefit of section C only, the **excess** does not apply to this additional cover and **your** no claim discount will not be affected.

8 Personal belongings

We will pay for loss of, or damage to, clothing and personal belongings caused by fire, theft, attempted theft or accident, while they are in or on **your car**. The most **we** will pay for any one incident is £1,000. If **you** ask **us** to pay someone else, **we** will have no further responsibility to **you** once **we** have done so.

What is not covered

We will not cover loss of or damage to:

- money, credit or debit cards, stamps, tickets, vouchers, documents, securities (such as share and Premium Bond certificates), goods or samples carried in connection with any trade or business; or
- property insured under any other **policy**.

If **we** make a payment under this benefit of section C only, the **excess** does not apply to this additional cover and **your** no claim discount will not be affected.

9 Trailers

We will pay up to £3,000 for theft or physical damage to a **trailer** or non motorised horsebox, which **you** own or are legally responsible for and which is no more than 4.6 metres or 15 feet in length, whether it is attached to **your car** or not.

What is not covered;

- Caravans and mobile homes.
- Any **trailer** adapted or designed for the purpose of selling or cooking food.
- Any contents of a **trailer** or non motorised horsebox.

The incident must be reported to the police and a crime reference number obtained.

10 Temporary substitution of vehicle

If **your car** is out of normal use because of its breakdown, vehicle servicing or if **your car** is being repaired due to loss or damage covered under section B of **your policy we** will cover any motor car supplied to **you** by the garage in possession of your car for up to 21 consecutive days providing **you** do not own, hire or lease the motor car.

We do not cover temporary substitute vehicles being used for any purpose other than replacing **your car** whilst it is out of normal use.

We will not pay more than the **market value** of the motor car and the engine capacity of the motor car must not exceed 3000cc.

This cover only applies if there is no other insurance in force which covers the same liability.

11 Total Loss Excess Promise

As a result of a loss or damage covered by this policy **you** will not have to pay **your excess** or, if you have already paid, **we** will reimburse **your excess** if:

- **we** declare **your car** a **total loss** or **your car** is stolen and not recovered; or
- **your car** was with a member of the motor trade for maintenance or repair; or
- **your car** was being parked by an employee of a hotel, restaurant or car-parking service.

SECTION D

Further benefits

1 Car jacking and road rage

If **you** or an **insured person** is subject to a physical assault as a result of aggravated or attempted theft or any other incident involving **your car** during the period of insurance, **we** will pay up to £7,500 towards the cost of legal representation, medical expenses, counselling and/or any other associated expenses agreed by **us**.

Any such incident must be reported to the police within 48 hours of it happening and a crime reference number obtained.

This additional benefit does not apply if the assault is by relative(s) and/or person(s) known to **you** or caused by deliberate self-inflicted injury, suicide or attempted suicide.

This additional benefit will not apply if at the time of the incident **you** or an **insured person** is found to be **intoxicated**.

The most **we** will pay in any period of insurance is up to £15,000.

2 Child car seats

If **you** have a child car seat fitted to **your car** and **your car** is involved in an accident, damaged by fire or theft or stolen and not recovered, **we** will cover **you** for the cost of replacing the child car seat with a new one of a similar standard, even if there is no apparent damage.

3 Hotel expenses and loss of use

If **your car** cannot be driven after a loss or damage covered by this **policy**, **we** will either:

- pay up to £500 towards the cost of hotel expenses **you** incur for an overnight stay, if this is necessary, and **you** are more than 25 miles from **your** home or destination; or
- **we** will help **you** and **your** passengers make arrangements to get to **your** home, to **your** original destination or take **you** to a safe place.

4 Illness cover

If **you** or an **insured person** has their driving licence revoked by the Driver and Vehicle Licensing Agency (DVLA) or the Driver and Vehicle Licensing Agency Northern Ireland (DVLNI) as a direct result of ill health, **we** will:

- pay up to £3,000 for essential replacement travel expenses;

- pay these expenses for up to 12 months from the date the driving licence is revoked or until the driving licence is reinstated by the DVLA or DVLNI whichever is the earlier.

We do not provide cover if the driving licence is revoked as a result of alcohol or substance abuse.

Cover will be provided as long as there is no cover in force under another insurance policy or section C (2) of this **policy**.

5 Medical expenses

We will pay medical expenses up to a maximum of £500 for each person injured in **your car** as a result of a loss or damage covered by this policy, as long as there is no cover in force under another insurance **policy**.

This additional benefit will not apply if a claim is made under section D (10) of **your policy**.

6 No blame promise

If **your car** is damaged as a result of a loss or damage covered under section B and the third party involved cannot be traced or damage is a result of vandalism, which is damage caused by a malicious and deliberate act, **your no claim discount** will not be affected. In these occasions **you** may not have to pay **your excess** or if **you** have already paid, **your excess** will be reimbursed.

The incident must be reported to the police and a crime reference number obtained.

This additional benefit is subject to damage not being caused by **you**, an insured **person**, **your partner** or **household member**.

7 No claim discount protection

If **you** are eligible, for no claim discount protection and the cover is shown in your **schedule**, **your** no claim discount will not be affected by:

1. One claim made during the period of cover; or by
2. Two claims arising in the 3 preceding years of insurance.

You will cease to be eligible for the Benefit if claims exceed the above number.

8 Personal accident

We will pay **you** or **your** legal representatives if **you** or **your partner** are accidentally injured while travelling in or getting into or out of any motor vehicle, and this injury alone results, within three calendar months of the date of the accident, in:

- death;
- total irrecoverable loss of sight in one or both eyes; or
- **loss of any limb**.

We will pay the benefit of £30,000.

We will not cover:

- any injury or death resulting from suicide or attempted suicide;
- anyone who is driving whilst **intoxicated** at the time of the accident; or
- an injured person under this **policy** if **we** insure them against personal accident under any other motor vehicle insurance policy.

The most **we** will pay in any period of insurance is one benefit of £30,000.

If **we** make a payment under this benefit of section C only, the **excess** does not apply to this additional cover and **your** no claim discount will not be affected.

9 Personalised registration plate cover

If **your car** is stolen and not recovered, **we** will pay up to £5,000 for the loss of use of the personal registration plate purchased from the Driver and Vehicle Licensing Agency (DVLA) or Driver and Vehicle Licensing Agency Northern Ireland (DVLNI).

When **we** pay for this loss, the personal registration plate becomes our property.

You may repurchase the personal registration plate from **us** when the DVLA/DVLNI re-issues the plate for no more than the settlement amount if **we** are still the owners of the registration plate.

10 Trauma

If as a result of loss or damage involving **your car** covered by **your policy**, **you** or an **insured person** is subject to a medically diagnosed psychiatric trauma during the period of insurance, **we** will pay up to £5,000 towards the costs of medical expenses, counselling and other associated expenses.

The trauma must be reported to a physician within six months of the loss or damage.

If **your** policy is cancelled **we** will cease any payments from the date of cancellation.

This additional benefit will not apply if:

- at the time of the incident **you** or an **insured person** is found to be **intoxicated**; or
- there is cover in force under another **policy** or this **policy** under the 'car jacking and road rage' benefit section D (1).

11 Uninsured drivers

If **your car** is involved in a claim, which **you** or an **insured person** could not be held in any way liable, and the third party is proven to be uninsured, **your** no claim discount will not be affected in the event of a loss or damage covered by this **policy**. In these occasions **you** may not have to pay **your excess** or if **you** have already paid, **your excess** will be reimbursed.

Conditions

We will need:

- the motor vehicle registration number and the make and model of the motor vehicle.

Also, if possible:

- the driver's details.

It helps **us** to confirm who is at fault if **you** can get the names and addresses of any independent witnesses, if available. When **you** claim, **you** may have to pay **your excess**. Also, if when **your** renewal is due, investigations are still ongoing, **you** may lose **your** no claim discount temporarily. However, once **we** confirm that the accident was the fault of the uninsured driver, **we** will repay **your excess**, restore **your** no claim discount and refund any extra premium **you** have paid.

12 Multiple vehicle excess promise

If as a result of a loss or damage covered by this **policy**, two or more vehicles noted on **your schedule** are involved in the same insured incident, only the highest vehicle **excess** will apply.

We will not cover:

the sum of all other applicable **excesses**.

SECTION E

Cover options

The following cover options are applicable only if included on **your schedule**.

1 Agreed value

If **we** declare **your car** a **total loss** under section B, **we** will pay **you** the agreed value. If **your car** is less than 24 months old **you** may be eligible for the new car replacement benefit under section C (6).

We can change the agreed value when **your policy** is renewed to reflect the current cost and value.

2 Enhanced Courtesy Car

If as a result of a loss or damage covered under section B of **your policy** which takes place in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, **your car**:

- cannot be used and the temporary replacement vehicle arranged by us **under section C(5)** is not satisfactory to **you**, **we** will provide **you** with a temporary replacement vehicle which is similar to **your car**, where possible; or
- cannot be repaired, is stolen and not recovered or is being replaced under new car replacement benefit section C (6), and the vehicle **we** provide you under section C (5) is not satisfactory to **you**, **we** will provide **you** with a temporary replacement vehicle which is similar to **your car**, where possible until **your** claim is settled subject to a maximum period of 21 days.

When **you** are driving the replacement vehicle arranged by **us** it is insured under **your** policy unless insurance cover is provided by the vehicle supplier. This means that any claim for injury, loss or damage that takes place will be made under **your policy**, as long as the driver, or the person in charge of the car, is permitted to drive under **your policy** in accordance with your **certificate of motor insurance**. Any payments **we** have to make under **your policy** for loss or damage to the temporary vehicle will be made to the supplier. **You** will also have to pay any **excess** that applies as if the claim was made for **your** own car.

The most **we** will pay under this optional cover for each incident is £4,000.

You may only use the temporary replacement vehicle in Great Britain, Northern Ireland, the Isle of Man, the Channel Island and Republic of Ireland, unless the hire car company gives **you** permission and appropriate insurance cover.

SECTION F

Liability to third parties

Liability to third parties where your motorcycle is insured.

1a Cover for you

We will cover **you** for **your** legal liability to other people arising from an accident which involves **your motorcycle** and:

- **you** kill or injure someone;
- **you** damage someone else's property.

This cover also applies to an accident involving:

- any **motorcycle trailer** while it is being towed by **your motorcycle**, subject to:
 - the **motorcycle trailer** being properly secured to **your motorcycle** by towing equipment manufactured for the purpose; and
 - the method of towing staying within the manufacturer's recommended towing limits and any other relevant law.

1b Riding other motorcycles

- If stated on **your certificate of motor insurance**, this **policy** provides the same cover as above in section F (1a) when **you** are riding any other **motorcycle** as long as **you** do not own it and it is not hired to **you** under a hire-purchase or leasing agreement.

This cover only applies if:

- there is no other insurance in force which covers the same liability;
- **you** have the owner's permission to ride the **motorcycle**;
- the **motorcycle** is registered in and being driven in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; and
- **you** still own **your motorcycle** and it has not been damaged beyond cost-effective repair.

2 Cover for other people riding or using your motorcycle

We will also provide cover under section F (1a) for:

- any person **you** give permission to ride **your motorcycle** provided that **your certificate of motor insurance** allows that person to ride;
- any person **you** give permission to use (but not ride) **your motorcycle** but only whilst it is being used for social, domestic and pleasure purposes.

3 Costs and expenses

a) Legal costs

If there is an accident covered by this **policy**, **we** have the option entirely at **our** discretion to pay the reasonable legal costs and/or expenses to defend or represent **you** or any driver covered by this **policy**:

- at a coroner's inquest or fatal accident inquiry and; or
- in criminal proceedings arising out of the accident.

We must agree to all legal costs and/or expenses beforehand.

If **we** agree to pay such legal costs and/or expenses, **we** will advise **you** as to the extent of any assistance **we** will give.

b) Emergency medical treatment

We will pay for emergency treatment fees as set out in the **Road Traffic Act**. If **we** make a payment under this section only, it will not affect **your** no claim discount.

4 Payments made outside the terms of the policy

If **we** must make a payment because the laws of any country require us to do so, **we** may recover from **you**, or the person who is liable:

- Any payment that is not covered by this **policy**; or
- Any amount that **we** would not otherwise be required to pay as a result of the application of the Consumer Insurance (Disclosure and Representations) Act 2012 for failure to provide accurate information.

Exclusions which apply to section F

What is not covered:

- If any person insured under this section has other insurance covering the same liability.
- Death or injury to any employee of the person insured which arises out of or in the course of such employment except where such liability is required to be covered by the **Road Traffic Act**.
- Loss of or damage:
 - to property belonging to **you** or an **insured person**;
 - to property being conveyed by **your motorcycle**.
- Damage to any **motorcycle**, **motorcycle trailer** or property where cover in connection with the use or riding of that **motorcycle** is provided by this section.
- Any liability caused by acts of terrorism as defined in the UK Terrorism Act 2000 except where such liability is required to be covered by the **Road Traffic Act**.
- Any liability for loss of or damage to other people's property over £20,000,000 (or £25,000,000 including costs) for any claim or series of claims for loss of or damage to property including any indirect, loss or damage caused by one event.
- legal costs or expenses related to charges connected with speeding, driving under the influence of alcohol or drugs, or for parking offences.

SECTION G

Loss of, or damage to, your motorcycle

If you make any claims under section G **your** no claim discount will be affected and the relevant **excess** applies unless otherwise stated.

Loss of, or damage to, your motorcycle

If **your motorcycle** is lost or damaged, **we** have the option to:

- pay for **your motorcycle** to be repaired; or
- replace **your motorcycle**; or
- pay **you** the amount of the loss or damage; and
- pay up to a maximum of £100 in respect of **accessories** and spare parts relating to **your motorcycle** while these are on **your motorcycle**.

The maximum amount **we** will pay will be the **market value** of **your motorcycle**.

Accident recovery

If **your motorcycle** is disabled through loss or damage covered by this **policy**, **we** will pay:

- the reasonable cost of protection and removal to the nearest repairers;
- the reasonable cost of delivery to **you** after the repair but not exceeding the reasonable cost of transporting **your motorcycle** to your address in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Exclusions which apply to section G

We will not cover:

- loss or damage caused by wear and tear or loss of value;
- any mechanical, electrical or computer failure, breakdown or breakages;
- any part of a repair or replacement which improves **your motorcycle** beyond its conditions before the loss or damage took place;
- loss of use or other indirect loss such as travel costs or loss of earnings;
- loss or damage to any **motorcycle trailer** and/or its contents while being towed by **your motorcycle**;
- damage to tyres caused by braking or by punctures, cuts or bursts;
- loss of or damage to **accessories** and spare parts by **theft** if **your motorcycle** is not stolen at the same time;
- damage caused by pressure waves from an aircraft or other flying object travelling at or beyond the speed of sound;
- loss or damage to helmets and protective clothing;
- any reduction to the **market value** of **your motorcycle** as a result of it being repaired;
- loss of **your motorcycle** including **accessories** and spare parts if it is left unattended at any time if:
 - the ignition key has not been removed and the steering lock has not been set and put in operation; or
 - **you** have agreed with **us** that a specially-fitted locking device, tracking device, immobiliser or alarm must be fitted, or **we** have given **you** a discount from your premium for this, and the equipment was not in operation and/or activated at the time of the loss.

- repairs or replacements which increase the **market value** of **your motorcycle**;
- the cost of paintwork above the cost of replacing the manufacturer's standard paintwork;
- any amount over the manufacturer's last list price for a replacement part or **accessory** if such a part cannot be obtained from stock held within the United Kingdom;
- damage due to liquid freezing in the cooling system, unless **you** have taken reasonable precautions as laid down by the **motorcycle** manufacturer's instructions;
- loss or damage resulting from **your motorcycle** being repossessed by or returned to its rightful owner;
- loss or damage to **your motorcycle** resulting from someone obtaining it by fraud or deception;
- loss or damage if **your motorcycle** is confiscated or destroyed by, or under the order of, any government or public or local authority;
- loss or damage to **your motorcycle** if, at the time of the incident, it was being ridden or used without **your** permission by someone in your family or someone who is living with **you** (this exception does not apply if the person driving is reported to the police for taking **your motorcycle** without **your** permission);
- deliberate damage caused by anyone insured under this **policy**;
- the sum of all applicable **excesses**.

Conditions which apply to section G

Accident recovery

If **your motorcycle** is disabled through loss or damage covered by this **policy**, **we** will pay:

- the reasonable cost of protection and removal to the nearest repairers;
- the reasonable cost of delivery to **you** after the repair but not exceeding the reasonable cost of transporting **your motorcycle** to your address in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Excesses

If **your motorcycle** is lost or damaged, (including **your motorcycle's** accessories and spare parts), **you** will have to pay the first part of any claim.

Your policy schedule will indicate the compulsory **excess** and any voluntary **excess** applicable to **your motorcycle**. Also note that additional young driver **excesses** are noted in the definitions section of this booklet.

Hire-purchase, leasing and other agreements

If **we** know that **your motorcycle** is owned by someone else, **we** will settle any claim by paying the legal owner before **we** pay anything left over to **you**.

Repairs

If **our approved repairers** carry out the repairs, **you** do not need an estimate. Repairs carried out by **our approved repairers** are guaranteed for five years unless **your motorcycle** is sold.

You can arrange for reasonable and necessary repairs to be carried out at a repairer of **your** choice. However, **you** must give **us** full details of the incident and **we** must approve the detailed repair estimate before the work begins. Unless repairs are carried out by **our approved repairers** they are NOT guaranteed by **us** even though **we** may pay for those repairs directly.

Uneconomical repairs

If **your motorcycle** is declared a **total loss** and **we** agree to settle **your** claim on that basis, **you** still owe the full yearly premium for that vehicle as **we** will have met all **our** responsibilities to **you** under the **policy**. Once **we** settle **your** claim, **your motorcycle** will become **our** property and **you** must send **us** the registration document. All cover will then end unless **we** agree differently. **We** will not refund any of **your** premium.

SECTION H

Territorial limits and foreign use

1 Territorial limits

This **policy** provides the cover described in **your schedule** in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man, the Channel Islands and during journeys between these places.

2 Using your car abroad

This **policy** also provides the minimum cover **you** need by law to use **your car** or **your motorcycle** in:

- any country which is a member of the European Union; and
- any country which the Commission of the European Community approves as meeting the requirements of Article 7(2) of the European Community Directive on Insurance of Civil Liabilities arising from using motor vehicles (number 72/166/CEE).

Countries include:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Iceland, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Ireland*, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland including Liechtenstein.

*Included within the territorial limits of this policy.

3 Policy cover abroad

In addition to the minimum cover **you** need by law, **your policy** gives **you** the same level of cover as **you** have in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands for 90 days when driving in the countries listed in section H(2). This is subject to:

- **your car** and/or **your motorcycle** being normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
- the use of **your car** and/or **your motorcycle** outside of the territorial limits is temporary, not exceeding 90 days in a single policy year.

Your car or **your motorcycle** will also be covered during journeys between those countries by a recognised carrier.

4 Customs duty

If **you** have to pay customs duty on **your car** or **your motorcycle** in any of the countries listed in section H(2) because of repairs covered under the **policy**, **we** will pay these costs for **you**.

SECTION I

Motor legal protection

This cover automatically applies to **your policy** and will appear on **your schedule** of insurance. The cover provided by this section is legal expenses insurance.

1 Road traffic accidents – This cover can be used if **you** have a road traffic accident for which **you** are not to blame that involves **your car** or **your motorcycle**.

What is covered:

We will pay the **costs** to help **you** claim from the person who was responsible for the accident.

Examples of what you may claim for include:

- compensation for **your** death or injury;
- loss of earnings;
- accident repair costs if **you** do not have comprehensive cover; or
- damage to any property in or on **your car** or **your motorcycle** which **you** own or are legally responsible for.

2 Motoring prosecution defence – This cover can be used if **you** are being prosecuted for an offence connected with using **your car** or **your motorcycle**. **You** must send **us** a copy of **your** summons within seven days of receiving it.

What is covered:

We will pay the **costs** to help defend **you** in a criminal court.

We will not cover:

Any claim arising from or relating to:

- a) prosecutions resulting from drink or drug related offences;
- b) **you** driving a motor vehicle for which **you** do not have valid motor insurance; or
- c) parking, obstruction or waiting offences.

3 Motor contract disputes – This cover can be used if **you** have a breach of contract claim arising out of a contract which **you** have for:

- a) the purchase, sale or hire of **your car** or **your motorcycle**, its spare parts or accessories; or
- b) the service, repair or testing of **your car** or **your motorcycle**.

What is covered:

We will pay the **costs** to help **you** pursue or defend the contract dispute.

We will not cover:

Any claim arising from or relating to:

- a) a contract that **you** entered into before cover started; or
- b) contract disputes where the amount in dispute is less than £250 (including VAT).

Cover will be provided under Section I – Motor Legal Protection as long as:

- a) **we** and **your appointed representative** agree **your** claim has **reasonable prospects of success** for the duration of the claim;
- b) for claims under 1. Road Traffic Accidents and 2. Motoring prosecution defence at the time of the incident, **your car** or **your motorcycle** is being used by a person identified in, and for a purpose allowed by, **your certificate of motor insurance**;
- c) the incident happens within the **territorial limits** and during a period cover was in force; and
- d) any legal proceedings will be carried out within the **territorial limits** by a **court**.

The most we will pay, including any appeal or counterclaim, for all claims that arise from the same incident is:

1. Road traffic accidents – £100,000 (including VAT)
2. Motoring prosecution defence – £25,000 (Including VAT)
3. Motor contract disputes – £50,000 (Including VAT)

SECTION I

Motor legal protection (cont)

Exclusions which apply to Section I – Motor Legal Protection

See also the general exclusions which apply to the whole policy.

Any claim arising from or relating to:

- a) **costs** that relate to the period before **we** accept **your** claim;
- b) fines, penalties, compensation or damages which **you** are ordered to pay by a **court**;
- c) a dispute with **us** about this section of the policy other than as shown under 'How to complain' on page 37;
- d) loss or damage that is insured under another section of this policy or any other insurance policy;
- e) any appeal where **we** did not provide cover for the original claim; or
- f) incidents which begin before the cover started.

Conditions which apply to Section I – Motor Legal Protection

See also the general conditions which apply to the whole policy.

General conditions 2 and 3 do not apply to Section I – Motor Legal Protection.

1 Observing the policy terms

You must comply with all of the terms and conditions of this policy, take all reasonable precautions to minimise the cost of claims and to prevent a claim from happening.

If **our** position is prejudiced as a result of **you** not observing any of the terms and conditions of this policy, **we** have the right to:

- refuse or withdraw from any claim;
- refuse to pay **costs we** have already agreed to meet; and
- claim back from **you costs** that **we** have paid.

2 Reporting your claim

a) **You** must report full and factual details of **your** claim to **us** within a reasonable time of it happening.

b) **You** must send **us** any information that **we** ask for that is reasonable and relevant to **your** claim (**you** must pay any charges involved in providing this information).

3 Choosing an appointed representative

a) **You** have the right to choose an **appointed representative** to safeguard **your** interests from the time **you** have the right to make a claim under this **policy**. This includes the right to choose the **appointed representative** to serve **your** interest in any inquiry or proceedings or if a conflict of interests arises.

b) If **you** choose an **appointed representative** who is not a **preferred law firm** they must agree to act for **you** in line with **our terms of appointment** (**you** can ask **us** for a copy). Cover for their **costs** will only commence from the date they agree to **our terms of appointment**.

c) The **appointed representative** will enter into a separate contract of appointment directly with **you**. **You** will be responsible for **costs** incurred by the **appointed representative** which are not authorised by the **us**.

4 Co-operating with the appointed representative and us

- a) If **we** ask, **you** must tell the **appointed representative** to give **us** any documents, information or advice that they have or know about.
- b) **You** must fully co-operate with the **appointed representative** and **us**, and not take any action that has not been agreed by **your appointed representative** or by **us**.
- c) **You** must keep **us** and the **appointed representative** continually and promptly informed of all developments relating to the claim and provide **us** and the **appointed representative** immediately with all information, evidence and documents that **you** have or know about.
- d) **You** must get **our** permission before instructing a barrister or an expert witness.
- e) **We** can contact the **appointed representative** at any time, and he or she must co-operate fully with **us** at all times.

5 Barrister's opinion

If there are conflicting opinions over **reasonable prospects of success you** will be required to obtain an opinion from a barrister; the choice of the barrister needs to be agreed between **you** and **us**. **You** will be responsible for paying for the opinion unless it shows that **your** claim has **reasonable prospects of success**.

6 Settling or ending your claim

- a) **You** must tell **us** if anyone makes a payment into **court** or offers to settle **your** claim.
- b) **You** must not stop, settle, negotiate or withdraw from a claim or withdraw instructions from the **appointed representative** without **our** approval. **We** will not withhold **our** approval without good reason.
- c) If an **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, cover for **your** claim will end immediately unless **we** agree to appoint another **appointed representative**.

- d) **We** can decide to settle **your** claim by paying **you** the compensation **you** are likely to be awarded by a **court** instead of starting or continuing **your** claim or legal proceedings. If **your** claim is not for damages, **we** may decide to settle **your** claim by paying **you** the equivalent financial value of **your** claim.
- e) **We** can refuse to pay further **costs** if **you** do not accept an offer or payment into **court** to settle a claim which **we** or **your appointed representative** considers should be accepted.
- f) **We** can refuse to pay further **costs** if **we** or the **appointed representative** consider that those **costs** would be disproportionate to the value of the claim.
- g) **You** must tell **us** if **your** claim no longer has **reasonable prospects of success**.
- h) **We** can refuse to pay further **costs** if **your** claim no longer has **reasonable prospects of success**.

7 Assessing and recovering costs

- a) **We** have the right to have **costs** certified by the appropriate professional body, audited by costs draftsmen **we** choose or assessed by a **court**.
- b) **You** must tell **your appointed representative** to claim back all **costs** that **you** are entitled to. If **costs we** have paid are recovered, **you** must refund them to **us**.
- c) **We** and **you** will share any **costs** that are recovered where:
 - i) **We** refused to pay further **costs** and **you** paid more **costs** to end **your** claim.
 - ii) **You** chose to pay the difference between the **costs we** offered to the **appointed representative** under **our terms of appointment** and the **costs** charged by the **appointed representative**.

We and **you** will each receive the same percentage of the recovered **costs** as originally paid.

SECTIONS J & K

UK and European Motor Breakdown Cover –

These sections apply if they are shown on your Motor Insurance Schedule. These Motor Breakdown products meet the demands and needs of those who wish to ensure that they have cover in the event of a breakdown.

The cover you have purchased is provided by Green Flag and underwritten by U K Insurance Limited. It will run for 12 months or as shown on your Motor Insurance Schedule.

How to notify us of a breakdown

In the event of a breakdown whilst travelling within the UK, please telephone **0800 533 5216**. If you break down whilst travelling in Europe, please call **+44(0) 1423 847 584**.

Select Premier breakdown cover policy definitions

Wherever the following words and phrases appear in this Motor Breakdown wording they will always have these meanings:

UK and European Motor Breakdown Cover Terms and Conditions

– this section of the policy wording and the Motor Insurance Schedule which together form the contract between you and us.

Insured incident – immobilisation of the vehicle as a result of breakdown, fire, theft, attempted theft, malicious damage, accidental damage, flat tyre, lack of fuel, flat battery, loss or breakage of keys or a road accident occurring within the period of cover.

Insured vehicle – Any vehicle we have agreed to cover and which is shown on the Motor Insurance Schedule provided it:

- is either a car, light van, motorised caravan, estate car, motorcycle or 4x4 off-road vehicle, privately registered in the UK and kept at the policyholder's address;
- carries no more than the number of persons recommended by the manufacturer (and for whom seats are provided) with a maximum of 8 persons including the driver;

- does not exceed (including any load carried) the following gross vehicle weight: 3.5 tonnes and external dimensions: 7 metres in length (excluding any coupling device and tow bar), 3 metres in height and 2.3 metres in width;
- is serviced, maintained and operated as recommended by the manufacturer and holds a current valid MOT certificate if applicable;
- is a caravan or trailer of standard make that is fitted with a standard 50mm tow ball, falls within the size and weight restrictions above and is being towed by the insured vehicle at the time of the incident. The weight of the caravan or trailer when loaded must not be more than the kerb weight of the vehicle towing it.

Passenger – any person who at the time of the incident is riding in the vehicle and is not a hitchhiker.

Period of cover – the period stated on the Motor Insurance Schedule.

Personal belongings – each of your suitcases or items of luggage, their contents and items designed for you to wear or carry. This includes your valuables but does not include items of furniture, camping equipment or winter sports equipment.

Specialist equipment – lifting equipment which is not usually carried on a standard recovery vehicle including; winches, cranes, dollies and skates.

United Kingdom – Great Britain, Northern Ireland, the Isle of Man (and the Channel Islands for residents only).

Terms & Conditions

Section J – Motor Breakdown in the UK

Following an **insured incident** occurring at the roadside or your home address we will:

- 1** provide and pay for roadside assistance; and
 - 2** if it is apparent to us that repairs cannot be effected by the end of the working day we will arrange and pay for your choice of:
 - a)** transportation of you, your passengers and your vehicle to a single destination of your choice within the UK (this service may be used in the event of the driver being medically unfit to drive provided there are no **passengers** who can drive). We may choose to recover the vehicle by providing a qualified driver. This option is not available following a period of hospitalisation); or
 - b)** hiring a self drive hire car of an equivalent level while yours is awaiting repairs (subject to availability), up to a maximum cost of £250; or
 - c)** alternative transport for you and any **passenger** to complete the journey or return to the Policyholder's UK home address, up to a maximum cost of £250; or
 - d)** local overnight accommodation including breakfast (exc. alcohol) for you and any passenger whilst awaiting repairs, provided the incident occurs more than 25 miles from the Policyholder's UK home address and intended destination, up to a maximum of £150 per person (£500 in total);
- if necessary, we will also pay up to £250 for one single standard class rail ticket for the Policyholder or any authorised driver to collect the vehicle following repair;
 - we will also provide a message relay service to advise your family members, friends or business associates of unforeseen travel delays.

Please remember:

- onward transportation following a period of hospitalisation is not covered;
- the hire car option under this section is not available following road accidents;
- a credit card must be made available when the hire car benefit is used as the car hire company will need to swipe the card as security.

3 Misfuel Cover

We'll arrange and pay to have the tank drained. And we'll do that at the place where it happened, or if that's not possible, at a garage we've chosen.

We'll try to get **you** going again and we'll make sure you've got enough of the right kind of fuel to get **you** to the nearest filling station if necessary.

We'll also safely dispose of the contaminated fuel.

What's not covered

Damage to **your car**. If you've put the wrong fuel in and it's damaged the engine, **you** might be able to claim towards that on **your car** insurance.

Any of the above costs if **you** use the wrong fuel outside the **UK**.

Section K – European Motor Breakdown Cover

The cover detailed under this section will apply for 90 days in any single policy year.

Cover in Europe will not apply for vehicles over 16 years old at the time of the trip.

Definitions (In addition to those detailed under Select Premier breakdown cover policy definitions)

Country of Departure – Great Britain, the Isle of Man or the Channel Islands

Geographical Limits – the following countries: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Great Britain, Greece, Hungary, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.

Period of Cover – cover under section 1 operates 7 days prior to commencement of the booked trip. All other benefits apply during each trip within the Period of Cover as shown on the Motor Insurance Schedule, including your direct journey from your home to your UK point of departure. All benefits terminate on completion of your direct return journey home, on expiry of the Period of Cover for which premium has been paid. This section provides cover for any number of journeys during the Period of Cover.

Note: If your return journey from abroad is unavoidably delayed by any incident covered by these Terms and Conditions, cover will be automatically extended free of charge for the period of that delay.

Strike or Industrial Action – any form of industrial action taken by workers, carried out with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Trip – a pre-booked journey abroad within the Geographical Limits during the Period of Cover commencing and ending in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

SECTIONS J & K

UK and European Motor Breakdown Cover –

Important information about driving in Europe

Mobile phones

If you contact us from your mobile phone, your service provider may charge you. You may also have to pay for the call if you ask someone to call you back. Your policy does not cover the cost of these calls.

It may be necessary to use a conventional landline phone in certain places if the mobile network is less stable than in the UK.

Vehicle registration document/V5

You will need to carry the original vehicle registration document when driving in Europe as proof that you are the owner of the vehicle. If this is not available, you will need to take a letter of authority from the owner and a Vehicle on Hire Certificate (VE103) instead.

Driving licence

Car hire companies will want to see your original driving licence. If you hold a photocard licence you will need to take the paper counterpart as well. In some countries you will need to take an International Driving Permit as well as your driving licence. This is not required in EU Member States.

European motorways and autoroutes

If you break down on a motorway or major public highway in certain parts of Europe (France, for instance), the emergency telephone will be answered by the police. They will then send a local recovery vehicle out to you. As very few of these recovery agents have links with UK motoring organizations, you may have to pay for this assistance on the spot. If you do, keep all receipts and send them to us on your return to the UK, we will then reimburse you for recovery and roadside repairs (except spare parts). If the repair is made in a garage, the cost is not covered and you should pay the whole cost of the repair.

1 Cover prior to departure

Following an insured incident occurring in the 7 days immediately preceding the scheduled departure date (provided this cover was purchased before the start of that 7 day period) we will pay up to £1,500 in total towards:

- the hire of a replacement car (where available) for the purpose of carrying out the original trip, where your own vehicle specified on this policy cannot be repaired within 24 hours following the booked departure time of the trip or has been stolen and not recovered; and
- the additional cost of rebooking a sea crossing or Channel Tunnel journey missed as a result of the incident giving rise to the claim, provided the vehicle is repaired within 24 hours of the original planned departure time – or, where the original route is unavailable, the nearest suitable alternative sea crossing or rail journey via the Channel Tunnel.

Please remember:

Your claim under European Motor Breakdown section 1 must be supported by a letter from a garage confirming:

- the regular servicing and maintenance of your vehicle;
- precise details of the breakdown or damage;
- the breakdown, when occurring, was sudden and unforeseen;
- that repairs cannot be effected before the date planned for you to begin your trip;
- the hire car option under this section is not available following road accidents;
- a credit card must be made available when the hire car benefit is used as the car hire company will need to swipe the card as security.

2 Roadside assistance

We will arrange and pay for roadside assistance and towing to the nearest suitable repairer, to a maximum cost of £300.

3 Replacement parts

If necessary replacement parts are not available locally during the trip we will, on receipt of your instructions, try to obtain them from elsewhere and pay freight charges involved in dispatching them to the location of the vehicle, provided these parts are subsequently used to repair it. We cannot guarantee the availability of such parts, particularly for older vehicles where they may not be possible to locate.

Terms & Conditions (cont)

4 Break in

In the event of theft or attempted theft of the vehicle or its contents during the trip, we will pay up to £175 for immediate emergency repairs and replacement parts necessary to secure the vehicle for the completion of the trip, provided you obtain a Police report within 24 hours of the incident giving rise to the claim.

5 Vehicle out of use

Where repairs cannot be effected within 24 hours of an insured incident occurring during the trip, we will pay for one of the following:

- the additional cost of alternative transport to take you and your personal belongings to your destination; or
- up to £1,500 for the hire of a replacement car whilst the vehicle remains unserviceable; or
- up to £150 per person (£500 in total) for the additional cost of overnight accommodation including breakfast (excluding alcohol) for you and any passenger whilst awaiting completion of repairs.

Please remember:

- the hire car option under this section is not available following road accidents;
- a credit card must be made available when the hire car benefit is used as the car hire company will need to swipe the card as security.

6 Camping trips

If your own tent is being used as your principal overnight accommodation and is rendered unserviceable through theft or accidental damage, we will arrange and pay for the following provided the damage was not caused by any pet accompanying you on the trip:

- the hiring of a suitable tent for the remainder of the trip; or
- up to £150 per person (£500 in total) for the additional cost of emergency bed & breakfast expenses (excluding alcohol) for you and any passenger.

7 Alternative driver

If you are declared medically unfit to drive the insured vehicle in the course of the trip or must return home early because of what we agree is a serious/urgent reason and there is no passenger qualified and competent to drive, we will pay the necessary additional costs of

returning the insured vehicle to the home address in the country of departure – we may elect to provide a qualified driver to drive back the vehicle and passengers.

8 Repatriation

If the insured vehicle cannot be and could not have been repaired by the intended time of your return home (or has been stolen and not recovered in a roadworthy condition), we will pay to:

- transport you, the insured vehicle and your personal belongings (excluding pets) to your home address and the cost of necessary storage, transportation and delivery, including any additional shipping costs; or
- send one person to the location of the insured vehicle by public transport to drive the repaired vehicle to your home address, up to a maximum cost of £1,000, provided this is agreed in advance by us.

Once you have been repatriated by us and if we are transporting the insured vehicle to the country of departure we will:

- reimburse up to £75 in total for you and any passengers (excluding pets) for necessary alternative travel costs you incur while you await delivery of the insured vehicle – this benefit will cease after 7 days or when we deliver the insured vehicle to your home address, whichever is sooner.

The most we will pay to repatriate the insured vehicle will be its current market value in the country of departure and it will only be repatriated when it is apparent that repairs can be effected in the country of departure and you have confirmed that these repairs will be put in hand.

9 Customs Regulations

If, following an insured incident occurring outside the country of departure during a trip:

- the vehicle is beyond economic repair, we may arrange for its disposal under Customs supervision in the country where it is situated. In this case we will deal with the necessary Customs formalities;
- the vehicle is not taken permanently out of the foreign country within the limited time allowed after import, or you inadvertently fail to observe the important conditions which permit import for a limited time without payment of duty, then we will pay your liability for any duty claimed from you.

SECTIONS J & K

UK and European Motor Breakdown Cover –

10 Missed motorail connection

If you fail to connect with a pre-booked Motorail service on the outward journey as a result of:

- delays caused by an insured incident; or
- cancellation of scheduled public transport due to adverse weather conditions; or
- strike or industrial action (unless the action was publicly known at the time of effecting cover); or
- mechanical breakdown or derangement, we will arrange and pay for the following, provided you have taken every reasonable step to complete the journey to the departure point and Motorail depot on time:
 - Storage of the insured vehicle (where available) in a secure parking area near to the Motorail depot for the duration of the trip, up to a maximum of £100.
 - Standard second class rail travel to enable you to continue the trip to/from the intended Motorail destination.
 - Hire of a replacement car (where available), up to a maximum of £1,500.

Exclusions which apply to this Breakdown Cover

(See also General exclusions on pages 07 to 08)

Exceptions 7 and 10 do not apply following road traffic accidents.

We will not cover:

1. Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations.
2. Vehicles used for the carriage of goods or passengers for reward.
3. Vehicles temporarily immobilised by floods or snow-affected roads or as a result of whole or partial immersion in water, snow, sand or mud.
4. Breakdowns resulting from a recurring fault that is no fault of ours and that has necessitated a call out by us during the same journey, or from an inadequate repair carried out to remedy a fault previously giving rise to a call out under this cover, or from a fault following unsuccessful servicing or repairs carried out by a person not qualified to carry out such repairs.
5. Any deliberate act of you or any **passenger**.
6. Any costs you incur without our prior knowledge or consent.
7. Labour charges not incurred at the roadside.

8. The cost of, if needed, a locksmith or a bodyglass or tyre specialist.
9. Loss of or damage to contents of the vehicle.
10. The cost of replacement parts and other materials.
11. Transportation of horses or livestock.
12. Vehicles situated in areas to which our agents have no right of access or on motor traders' premises.
13. Any expenses which would have been incurred in the normal course of the journey.
14. Any costs or storage charges incurred if, following the incident, you elect to have the vehicle towed to a repairer.
15. Any costs incurred for sea or river transit, excluding transit to and from the Isle of Wight or across Poole Harbour, unless claimed under the European Motor Breakdown section of this policy.
16. Recovery of any vehicle that would be dangerous or illegal to load or transport.
17. Vehicles that have broken down or are unroadworthy when cover was taken out.
18. The cost of supplying a spare wheel and tyre if a serviceable one cannot be provided by you.
19. Car hire not authorised by us or car hire in the event of the insured vehicle requiring routine servicing, being out of use temporarily under warranty or for repair work to correct non-immobilising faults or the repair of cosmetic damage.
20. The cost of fuel and oil use in any replacement car and/or any additional insurance offered by a replacement car hirer.
21. Loss of use of a car hired to you.
22. Charges payable for Customs Duty – this must be paid to us by you, by a debit to a credit or charge card or by a prior deposit of funds in the country of departure.
23. Loss of, theft of or damage to unaccompanied baggage left in your vehicle if you and/or the vehicle are being transported by us.
24. Any claim when actual or imminent breakdown of your vehicle is discovered or diagnosed in the course of a service carried out less than 7 days prior to your planned date of departure for a European trip.
25. Claims resulting from the withdrawal from service (whether temporary or otherwise) of an aircraft, sea vessel or train on the orders or recommendation of the recognised regulatory authority.

Terms & Conditions (cont)

Conditions which apply to this Breakdown Cover

(See also General conditions on pages 09 to 12)

If you do not keep to these conditions we may cancel this section, refuse any claim and withdraw from any current claim.

1. You must:
 - a) Take all ordinary and reasonable precautions to prevent loss, damage to or breakdown of the insured vehicle and take all necessary steps to expedite the completion of repairs.
 - b) Contact us without delay when an incident arises that may result in a claim.
 - c) Not hand over the insured vehicle or any of its parts to us without our authorisation.
 - d) Wait with the insured vehicle, or in a safe place close to the insured vehicle until the repair or recovery vehicle arrives unless you have made other arrangements with us.
2. You and all passengers must observe the respective licence conditions and all the terms and conditions laid down in this breakdown cover wording. These breakdown services cannot be used for routine servicing or the rectification of failed repairs, or as a way of avoiding repair costs.
3. We will only pay for services or costs that you have agreed with us prior to incurring them – all receipts and invoices for costs you have incurred must be sent to us with our claim form.
4. If we incur any expenses in providing service under this cover for which we are not responsible you must reimburse us within one month of us requesting the reimbursement.
5. If the vehicle is in a position where it cannot be worked on or towed, the wheels have been removed or where specialist equipment is required for its recovery, we can arrange to rectify this but you will be responsible for any costs involved.
6. We may repair the insured vehicle at your cost following a breakdown, rather than arranging for it to be recovered.
7. If the insured vehicle is taken to any garage you are responsible for instructing the garage to carry out any repairs.
8. Any garage or specialist undertaking repair work in connection with an insured incident (other than at the roadside) is deemed to be acting as your agent for such repair work. We will accept no responsibility for damage or loss resulting from a garage's acts or omissions and we give no warranty that any garage is competent to repair the insured vehicle or can do so immediately. You must give direct instructions to the garage and pay for any repairs.
9. In some circumstances you may be required to pay for services locally – you will be reimbursed provided you obtained prior approval before incurring the expenditure.
10. Following an insured incident attended by an emergency service, transportation of the insured vehicle will not take place until they have authorised its removal. We are not responsible for any charges if any emergency service concerned insists on an immediate recovery by another breakdown provider (this does not apply to cover in Europe).
11. You are responsible for arranging and paying for collection of the insured vehicle after repairs following its recovery.
12. Where it is beyond our control we are not liable for delays or failure in our obligations under this agreement.
13. If we agree to arrange or pay for you to use a hire car, it is provided subject to you meeting the conditions of the hirer and unless we decide otherwise you are responsible for collecting the hire car.
14. Hire cars provided must remain in the country in which they were hired unless we and the hirer agreed otherwise.
15. No guarantee can be given that any hire car provided will be fitted with a roof rack or tow bar.
16. Transportation of any animal in your vehicle is at our discretion
 - we will not be liable for its injury or death.
17. If the recovery or repairer does not arrive within 60 minutes of you contacting us we will pay £10 compensation. To claim this you must either complete a service questionnaire or write to us. This does not apply to European Motor Breakdown Cover.
18. We reserve the right not to offer renewal of this cover.
19. Any failure by us in relying on or enforcing these Terms and Conditions on any particular occasion will not prevent any subsequent reliance or enforcement.

INFORMATION

Direct Line Car Insurance Privacy Notice

At Direct Line we are aware of the trust you place in us when you buy our products and our responsibility to protect your information.

This notice describes who we are, why we need to collect your information and how we will use it.

We will tell you who we share your information with and how we use it to improve the service we provide to our customers.

1. Privacy

Why we need your information

We need your information and that of others you name on the policy to give you quotations, and manage your insurance policy, including underwriting and claims handling. Your information comprises of all the details we hold about you and your transactions and includes information we obtain about you from third parties. We will only collect the information we need so that we can provide you with the service you expect from us.

How we will use your information and who we will share it with

Direct Line Select Premier insurance policies are underwritten by U K Insurance Limited (UKI). When you give us your information, it will be used and shared within the UKI owned brands. We will do that in order to provide you with the best possible products and service experience. For a full list of our brands please visit <http://www.directline.com/legal/security.htm>

During the course of our dealings with you we may need to use your information to:

- Assess financial and insurance risks,
- Prevent and detect crime including anti money laundering and financial sanctions,
- To comply with our legal and regulatory obligations,
- Develop our products, services, systems and relationships with you,
- Record your preferences in respect of products and services,
- Recover any debt or if you have any outstanding debt from previous dealings with us we will only offer you a policy upon settlement of the full outstanding amount,
- Review our records for signs of any previous fraudulent activity which may affect our ability to offer you cover.

In carrying out the actions above we may:

- Use the information we hold in our system about you and that of others named on the policy (for example named drivers, joint policy holders),
- Share the information with agencies that carry out certain activities on our behalf (for example marketing agencies or those who help us underwrite your policy),
- Use and share your information with our approved suppliers where this is reasonably required to help deal with your claim or let you benefit from our replacement vehicle and policyholder services, including with our credit hire providers, replacement vehicle suppliers, vehicle repairers and legal advisors,
- Disclose some of your information and that of others named on the policy to other insurers, third party underwriters, reinsurers, credit reference, fraud prevention, regulators and law enforcement agencies and other companies that provide service to us or you.

We do not disclose your information to anyone outside the Group except where:

- We have your permission,
- We are required or permitted to do so by law,
- We may transfer rights and obligations under this agreement.

Where we transfer your information

From time to time we may require services from suppliers that are based worldwide and your information will be shared with them for the purposes of providing that service. Where we engage these suppliers we make sure that they apply the same levels of protection, security and confidentiality we apply. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

Sensitive information

Some of the personal information we ask you for may be sensitive personal information, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. Please tell us who they are when you take out your policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Keeping you informed

From time to time we may contact you with special offers or suggest products which may be of interest to you. If you would like not to receive any of these updates you can ask us to stop at any time. You can do that by simply calling our customer services department or by writing to **Data Protection Officer** at UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

From time to time we may need to change the way we use your information. Where we believe you may not reasonably expect such a change we will write to you. When we do so, you will have 60 days to object to the change but if we do not hear from you within that time you consent to that change.

Fraud Prevention and Anti-Money Laundering

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998.

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household,
- Trace debtors or beneficiaries, recover debt, prevent fraud, and to manage your accounts or insurance policies,

- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt,
- Checking insurance proposals and claims,
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact: **Data Protection Officer** at UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. The agencies may charge a fee.

Financial Sanctions

We will use information about you and that of others named on policy to ensure compliance with financial sanctions in effect in the UK and internationally. This will include the checking of your information against the HM Treasury list of financial sanctions targets as well as other publicly available sanctions lists. Your information and that of others named on policy may be shared with HM Treasury and other international regulators where appropriate. You may also be contacted in order to provide further details in order to ensure compliance with Financial Sanctions requirements.

Credit Reference Agencies

We carry out a consumer search when any application for insurance is submitted to evaluate insurance risks. This is done only using the data that is publically accessible on your credit file (i.e. bankruptcy, CCJ and electoral roll information). Information about access to the public part of your credit file is automatically deleted after 12 months and in no way affects your ability to obtain credit.

You will have been asked to agree to this when you first contacted us but please ensure that you only provide us with sensitive information about other people with their consent.

INFORMATION

Direct Line Car Insurance Privacy Notice (cont)

Access to your information

You have the right to see the information we hold about you. This is called Subject Access Request. If you would like a copy of your information, please write to:

Data Access Team at UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

Motor Insurance Database

Information relating to your policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). The MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- Electronic Licensing (Tax Discs),
- Continuous Insurance Enforcement,
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders),
- The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. It is our responsibility to update your policy to the MID. We fully comply with the agreements in place with the MIB to update your details within seven days; however it is important that you check your policy documents ensuring that the registration number is recorded correctly.

If it is incorrectly shown on the MID you are at risk of having your car seized by the Police. You can check that your correct registration number is shown on the MID at **www.askMID.com**.

If the registration number is not shown correctly on your policy documents, or you cannot find your car on the MID, please contact us immediately.

Monitoring and recording calls

We may monitor and record phone calls to improve our service and to prevent and detect fraud.

How to complain

If **you** need to complain, please call **us** on **0800 533 5200**, or write to:

Select Premier from Direct Line, Direct Line House, 8th Floor, 42 The Headrow, Leeds LS1 8HZ.

If **we** cannot sort out the differences between **you** and **us**, **you** can take the matter to the Financial Ombudsman Service (FOS). It is an independent organisation that operates according to the rules made by the Financial Conduct Authority.

Their address is: The Financial Ombudsman Service, Exchange Tower, London E14 9GE. Phone: **0300 123 9123** or **0800 023 4567**.

You can visit the FOS website at www.fos.org.uk The FOS will contact **us** for **you**.

The FOS will tell you its decision direct. Being referred to the FOS will not affect your legal rights.

If **you** are a business and for any reason **your** complaint falls outside of the jurisdiction of the FOS then **we** will still respond to **your** complaint but if **we** cannot sort out the differences between **us** **you** will not be able to refer the matter to FOS. However, this will not affect **your** legal rights.

If **your** complaint relates to Section I – Motor Legal Protection, **you** can refer **your** complaint to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a solicitor or barrister or other suitably qualified person that **you** and **we** agree on. If **you** and **we** cannot agree then **we** will ask the Chartered Institute of Arbitrators to decide. The arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768**. Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the whole claim with no upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk.

Your right to cancel

If this cover does not meet **your** needs, please return all **your** documents within 14 days of receiving them to Select Premier from Direct Line, Direct Line House, 8th Floor, 42 The Headrow, Leeds LS1 8HZ. **We** will return any premium paid in full as long as no claim has been made on the policy during that time. If a claim has been made **you** will not be entitled to a refund. For cancellation after the first 14 days please refer to the General conditions section of the policy.

Motor Insurance Database

We will add **your policy** details to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC).

The Driver and Vehicle Licensing Agency (DVLA) and the Driver and Vehicle Licensing Agency Northern Ireland (DVLNI) may use this information for the purpose of electronic vehicle licensing. The police may also use it to see whether a driver is using their car legally or to prevent and detect crime. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search databases to gather relevant **policy** information. Anyone making a claim for a road traffic accident (including citizens of other countries) may also gather relevant information which is held on the database.

You can find out more about this from **us**, or at www.mib.org.uk.

INFORMATION

Your Fixed Sum Credit Agreement

Your right to cancel your credit agreement

If you have chosen to pay by instalments, you may cancel your credit agreement within 14 days of receiving it. If you would like to cancel your credit agreement please call us on **0800 533 5200** or write to us at the address shown on your documents. If you cancel your Agreement you will need to arrange for payment of any outstanding policy premium.

You have the right to end the credit agreement at any time. If you wish to do so you should let us know. If you do this any outstanding balance of the policy premium must be settled in order for your insurance cover to continue under the policy.

Other important information about your credit agreement

If you decide to cancel your policy, your credit agreement will automatically be terminated; any refunds will be paid pro rata unless there is a claim, when the full premium will be due.

You must return your certificate of motor insurance, if applicable, within seven days of the cancellation date.

We may terminate your credit agreement if you fail to pay any instalment by the due date. For full details please see the terms of your Fixed Sum Credit Agreement.

It is possible that other taxes or costs not imposed by us may apply to this Agreement.

If you have a complaint about your credit agreement you should refer to the 'how to complain' section of this policy booklet.

English law applies to your Agreement and courts in England or Wales may deal with disputes in connection with this Agreement unless you live in Scotland where Scottish law will apply and Scottish courts may deal with disputes in connection with this Agreement. We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.

**For more information about any
of the Select Premier products**

**Call 0800 533 5200 or
visit directline.com/select-premier**

We will also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

Direct Line insurance policies are underwritten by U K Insurance Limited, Registered office:
The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No.1179980. U K Insurance
Limited is authorised by the Prudential Regulation Authority and regulated by the Financial
Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

SEL MPB 1114

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