



Your **SELECT** car insurance and breakdown cover policy summary



Policy summary

This document is a summary of the key features of the Select insurance car policy. It does not contain the full terms and conditions of the contract and it does not form part of any contract between us and you. The full terms and conditions can be found in the Select insurance car policy wording.

Who is the policy underwritten by?

Select from Direct Line motor insurance is underwritten by U K Insurance Limited.

What type of insurance cover does the policy provide?

The Select insurance car and breakdown policy provides insurance protection for your motor vehicle(s).

How long does the policy cover last?

This policy will run for 12 months or as shown on the policy schedule and has a choice of payment options. We will contact you before the end of the policy period to offer to renew your policy. We will inform you of the premium and any changes to the policy conditions. If we are unable to renew your policy we will tell you of this at least 21 days before the end of the policy.

What are the key features and benefits of the policy?

This policy is designed to protect your vehicle(s) against a broad range of risks. It is designed to provide insurance cover specifically for owners of higher value vehicles who may require a more specialist range of insurance cover. Some of the features are outlined below, but you should refer to the Policy Wording for a full description of the insurance cover offered.

Cover provided

Driving Other Cars

If stated on your certificate of motor insurance, this policy provides insurance for 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. The cover can also extend to your partner.

Free Foreign Use Cover

In addition to the minimum cover you need by law, your policy extends the same level of cover as you have in the United Kingdom when you use your car in Europe (as defined by the territorial limits within the policy wording), for up to 90 days in the year.

Temporary Substitution of Vehicle

If your car is out of normal use because it has broken-down, is being repaired or serviced we will insure the car supplied to you by the garage in possession of your car for up to 21 consecutive days. This is providing you do not own, hire or lease the motor car. The engine size of the motor vehicle must not exceed 3000cc.

Total Loss Excess Promise

You will not have to pay your excess if your car is declared a total loss or is stolen and not recovered.

Car Jacking and Road Rage

We will pay up to £7,500 towards the cost of legal representation, medical expenses and counselling if you suffer physical assault as a result of aggravated or attempted theft or any other incident involving your car.

Personal Belongings

We will pay for up to £1,000 in respect of any 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.

Third Party Cover

We will cover you for your legal liability to other people arising from an accident which involves your car and you damage their property up to £20,000,000.



What are the significant exclusions or limitations of the policy?

Excesses – Terms and conditions

If your car or motorcycle is lost or damaged, 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 car or motorcycle. Any additional young or inexperienced driver excesses are noted in the policy wording.

Security Exclusions – Section B

Theft cover is excluded if we require you to fit a vehicle tracking device to your car or motorcycle and this is not acted upon, or if the tracking device is not set or kept in full working order.

Limit to Personalised Registration Plate Cover – Section D, point 9

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).

How do I cancel the policy?

If this cover does not meet your needs please call our customer helpline number **0800 533 5200** within 14 days of receiving your documents. We will return any premium you have paid as long as no claims have been made during that time.

After 14 days, you may cancel your policy at any time by informing us. Any return premium will be calculated on a pro-rata basis as long as no claims have been made in the current period of insurance.

How do I make a claim?

Please contact our claims team immediately on **0800 533 5201**. We will need you to provide full details of the claim, when it happened and the circumstances of the loss. For further details of how to make a claim please refer to the policy wording.

How do I make a complaint?

If you need to complain, please call us on our customer helpline number **0800 533 5200**. If you wish to complain in writing send your letter to:

Select from Direct Line
8th Floor
The Headrow
Leeds
LS1 8HZ

If we cannot resolve the difference between you and us, You may refer your complaint to the Financial Ombudsman Service (FOS). The address is: **South Quay Plaza, 183 Marsh Wall, London, E14 9SR**. Telephone Number **0300 123 9123** or **0800 023 4567**.

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 claim without any 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**.

For more information
about any of the Select products
Call **0800 533 5200** or
visit **directline.com/select**

Direct Line insurance policies are underwritten by U K Insurance Limited, Registered office:
The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England 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.

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