

The insurance policy outlines essential procedures and coverage details for policyholders. In the event of an incident, policyholders must contact Admiral at 0333 220 2033 immediately and follow specific steps, including remaining calm, moving to safety, calling emergency services if necessary, exchanging details, and documenting the scene. Claims should be reported within 48 hours, even if no claim is intended. The policy offers coverage options such as Third Party Only, Third Party Fire and Theft, and various tiers of Comprehensive Cover, including Essential, Admiral, Gold, and Platinum, each with distinct benefits and exclusions. Coverage includes liability for third-party injury and property damage, emergency medical treatment, and towing a trailer, but excludes damage to the trailer or items within it. To drive another car, the policyholder must meet specific conditions, including not owning the vehicle and ensuring it has valid insurance. Coverage for automated vehicles is limited to Great Britain and excludes accidents outside this area and losses due to software issues.

Exclusions include death or injury to anyone working with the driver, property in the vehicle, and property owned by the driver, with liability for third-party property damage capped at £1,200,000 per event involving hazardous goods. Coverage for the insured vehicle includes accidents, vandalism, fire, and theft, with specific provisions for electric vehicles. The policy includes an "Uninsured Driver Promise" to protect the No Claims Bonus if involved in an accident with an uninsured driver. Lost or stolen keys are covered up to £500, but exclusions apply for damage from deception and wear and tear. The damage repair process includes collection and delivery to approved repairers, with guarantees on repairs. Additional cover options include personal injury benefits, personal belongings, child equipment, and onward travel or accommodation if the vehicle is undriveable after an incident.

The policy also covers travel disruption expenses, offering up to £50 per person for travel home or to the original destination, and up to £200 for overnight accommodation if more than 25 miles from home, with receipts required. Motor Legal Protection is available for claiming injuries and uninsured

losses if not at fault, while Roadside Assistance covers breakdowns beyond a quarter-mile from home. Coverage extends to Europe for up to 90 days, with exclusions for repairs authorized outside territorial limits. The No Claims Bonus system rewards claim-free years with discounts, and certain claims do not affect the NCB. General exceptions void coverage for improper vehicle use, including by unlicensed drivers or for criminal purposes, and other exclusions include terrorism and cyber incidents.

Policyholders must comply with all terms, report incidents within 48 hours, and cooperate with investigations, as failure to do so may result in claim denial or policy cancellation. The policy can be canceled by either party with appropriate notice, and refunds depend on the timing of cancellation and any claims made. Premiums are adjusted for each insured vehicle or home, and the policy administrator is responsible for payments. If payments are not collected by the due date, the policy will be canceled. The policy includes a right of recovery for the insurer to reclaim payments for incidents not covered, and claims will not be paid if covered by another policy, except for personal injury benefits. Misrepresentation by the policyholder can lead to cancellation or refusal of claims, and coverage is void if an accident occurs while under the influence of alcohol or drugs.

Modifications to vehicles are not covered, and claims will only pay for parts meeting manufacturer specifications. Policyholders must maintain a permanent residence within the territorial limits, and changes in circumstances must be reported. Automatic renewal occurs unless opted out, and all documentation requests must be answered promptly. The policy prohibits use for trade or business purposes, and specific conditions apply if stated in the Policy Schedule. Complaints can be directed to designated managers, with unresolved issues escalated to the Financial Ombudsman Service. The privacy statement outlines how personal data is collected and used, including provisions for fraud prevention.