

The car insurance policy booklet provides comprehensive details regarding coverage, exclusions, and the claims process for policyholders. It includes the policy booklet, car insurance details, and the certificate of motor insurance, with additional terms applicable if Green Flag breakdown cover or DrivePlus is included. Coverage encompasses third-party liability for injury or damage, fire and theft, accidental damage, windscreen damage, personal benefits, motor legal cover, and options for guaranteed hire cars. Exclusions include mechanical failures, wear and tear, and theft if the vehicle is left unlocked or with keys inside. Claims can be initiated by contacting the provided numbers, requiring personal details, policy number, and a description of the incident, with an excess applicable to certain claims but waived in specific circumstances, such as when the policyholder is not at fault. Repairs must be conducted by approved repairers, ensuring a five-year guarantee on parts and workmanship, unless damage results from lack of maintenance or wear and tear. The policy specifies conditions for using the car abroad and covers accessories like charging cables for electric vehicles.

Coverage limits vary by claim type, with third-party liability covering unlimited injuries and up to £20 million for property damage. Fire and theft coverage includes the market value of the car, unlimited child car seat replacement, and specific limits for in-car entertainment. Accidental damage coverage mirrors fire and theft provisions, with additional coverage for misfuelling and lost keys. Personal benefits include new car replacement for vehicles under one or two years old, medical expenses, hotel expenses, and personal accident coverage, with exclusions for injuries related to suicide or driving under the influence. The policy also includes an "Uninsured Driver Promise," ensuring that claims involving uninsured drivers do not affect the No Claim Discount (NCD), provided necessary details are supplied. The "Vandalism Promise" states that vandalism claims will not impact the NCD if reported to the police, while the "Fair Claim Commitment" ensures that claims for specific incidents will not affect the NCD.

If the car is undriveable due to a covered loss, the policy covers reasonable costs for towing,

arranging transport for passengers, and delivering the repaired car. The Guaranteed Hire Car benefit provides a temporary small hatchback while the insured vehicle is being repaired or if it is written off, with specific conditions on duration. If a hire car cannot be provided, travel costs may be reimbursed under certain conditions. The policy includes "Motor Legal Cover," which covers legal costs for claims with a reasonable chance of success, but excludes claims already covered by other policies or incidents prior to coverage.

Policyholders must inform the insurer of any offers to settle claims and cannot stop or negotiate claims without the insurer's agreement. The insurer reserves the right to settle claims outside of court if financially sensible. Costs associated with claims may be subject to certification or auditing, and if recoverable from another source, the policyholder must instruct their representative to pursue this. The Guaranteed Hire Car Plus provision offers a hire car of similar size under specific conditions, while the Protected NCD allows the NCD owner to maintain their discount unless more than two claims are made within three years.

Coverage applies in Great Britain, Northern Ireland, the Channel Islands, and the Isle of Man, with specific provisions for driving in the Republic of Ireland and the rest of Europe. Exclusions include unauthorized use of the vehicle, loss of value due to repairs, and damage from government seizure or war. Policyholders must adhere to all terms, including providing accurate information about drivers and the vehicle, and must report any changes regarding the vehicle or drivers. The policy can be canceled within a 14-day cooling-off period, with specific refund conditions based on the timing of cancellation and claims made. The insurer reserves the right to cancel the policy with at least 7 days' notice for valid reasons, and the premium will be refunded for the unused period, except in cases of fraud or if a claim has been made.

The policy serves as a contract between the insured and U K Insurance Limited, governed by English law, and is regulated by the Financial Conduct Authority. Information related to the policy will

be added to the Motor Insurance Database, accessible by authorized bodies. In case of complaints, the insured can contact customer service and escalate to the Financial Ombudsman Service if unresolved. The policy also provides guidance on steps to take in the event of an accident, including safety measures and prompt contact with the insurer.