

The Police Mutual Car Insurance policy (ACPCPM 0923), managed by IQUW Syndicate Management Limited, outlines comprehensive coverage terms governed by the laws of England and Wales. The policy includes liability for death or injury to others, property damage, and loss or damage to the insured vehicle, covering incidents such as accidental damage, fire, flood, theft, vandalism, and specific provisions for uninsured drivers. Key exclusions involve theft or loss if the vehicle is left unlocked or without reasonable precautions, as well as incidents occurring outside the UK unless agreed upon. The policyholder must promptly report potential claims, with a dedicated 24/7 claims helpline available. In cases of theft or vandalism, police notification is required. Repairs must be conducted through an approved network, and a courtesy car is provided under comprehensive coverage, subject to availability.

The policyholder has specific obligations, including ensuring vehicle security and providing necessary documentation. A 14-day cooling-off period allows for cancellation without reason, with a pro-rata refund if no claims have been made. Post this period, cancellation may not yield a refund if claims have occurred. The insurer can cancel the policy with seven days' notice for reasons such as non-payment of premiums or misrepresentation. The policy includes a no-claims discount and emphasizes the importance of reading all parts of the contract, including endorsements. Complaints can be directed to ERS's customer relations, and unresolved issues may be escalated to Lloyd's or the Financial Ombudsman Service.

Coverage extends to medical expenses and personal accident benefits, with specific limits, and includes provisions for lost keys and child seats. The policy covers driving other cars under certain conditions and provides minimum insurance required by law for foreign use, with options for extended coverage. The insurer will cover vehicle recovery costs, provided the policyholder does not attempt to move the vehicle themselves if it could cause further damage. The policy also stipulates that repairs will generally use original parts, although recycled parts may be necessary, and a temporary hire car may be provided in cases of total loss or theft.

Exclusions include amounts related to excess, compensation for loss of use, wear and tear, and claims arising from driving under the influence or unauthorized use. The policyholder must ensure the vehicle is maintained and registered in the UK, reporting any changes in circumstances to maintain coverage validity. General exceptions apply for unauthorized purposes, unlicensed drivers, and illegal activities. Claims must be reported promptly, and fraudulent claims will lead to denial of coverage. The insurer reserves the right to manage claims and may recover amounts paid if a claim would not have been payable due to a breach of policy conditions.

The policy includes a Data Protection Notice, indicating compliance with UK Data Protection laws, with personal data processed by IQUW Syndicate Management Limited and shared with partner organizations as necessary. Policyholders have rights under Data Protection laws, including access to their data and the ability to request corrections. The Financial Services Compensation Scheme (FSCS) may provide compensation for valid claims if the insurer cannot pay, covering 90% of claims with no upper limit for certain mandatory insurances. In the event of an accident, policyholders should contact the insurer immediately, take photographs, and note the number of occupants in other vehicles, with a 24-hour helpline available for roadside recovery and repair services. Following these procedures helps mitigate fraudulent claims and manage costs effectively.