

The car insurance policy booklet from Churchill outlines comprehensive coverage, exclusions, and the claims process associated with your car insurance. The policy includes the booklet, your specific car insurance details, and your certificate of motor insurance. If your policy features Green Flag breakdown cover or DriveSure, additional terms apply. Coverage encompasses liability for third-party injury or damage, fire and theft, courtesy car provision, accidental damage, windscreen damage, personal benefits, motor legal cover, guaranteed hire car plus, and protected no claim discount. Claims for damage to your car are payable up to its UK market value at the time of the claim, but theft claims are not honored if the car is left unlocked or with keys inside. Exclusions include mechanical failure, wear and tear, and damage from unauthorized use. Policyholders must promptly report accidents and provide necessary information for claims processing, including personal details and the policy number. An excess may apply to certain claims, which may be waived if the accident is not the policyholder's fault. Repairs must be conducted by approved repairers to benefit from a five-year guarantee on parts and workmanship. The policy specifies conditions for using the car abroad and covers accessories like electric car charging cables under specific sections.

The policy details procedures related to vehicle repairs, claims, and liabilities. Policyholders can select a repairer but must provide full incident details and obtain approval for the repairer's assessment before work begins. Repairs by non-approved repairers are not guaranteed. For windscreen repairs, the insurer may use non-manufacturer glass of similar quality, and coverage is limited if repairs are done by non-approved suppliers. The insurer covers reasonable costs for transporting the vehicle to a repairer if it cannot be driven, as well as delivery and storage costs if necessary. If a vehicle is written off, the insurer will settle the claim but will not refund any premium payments. The policyholder must pay any outstanding amounts under a credit agreement before the claim is settled, and the vehicle becomes the insurer's property upon settlement.

Coverage varies by policy type, including liability for injuries and property damage, fire and theft

coverage, courtesy car provisions, and personal benefits. Liability coverage includes unlimited injury coverage and up to £20 million for property damage. Fire and theft coverage pays the market value of the car, with provisions for child car seat replacement and in-car entertainment. The policy also includes coverage for accidental damage, windscreen damage, and personal belongings, with specific limits based on the policy type. Motor legal cover is available, with a limit of £100,000 for claims related to the same incident. The policy offers optional features like Guaranteed Hire Car Plus and Protected No Claim Discount, with specific conditions for each.

Liability coverage extends to legal responsibilities for accidents involving the insured vehicle, including emergency medical treatment and legal costs for court proceedings. However, exclusions apply, such as liability for damage to property owned by the insured or incidents involving automated vehicles outside of Great Britain. The policy emphasizes the importance of maintaining the vehicle's software for automated cars and outlines specific exclusions related to automated driving.

The policy provides coverage for personal accidents resulting in injury or death while you or your partner are in or entering/exiting your car, with payouts up to specified amounts. Coverage applies if the injury leads to death, total irrecoverable loss of sight, or loss of a limb within three months of the incident, but claims are limited to one payout per insurance period. Exclusions include injuries or deaths resulting from suicide or driving under the influence. For new car replacement, if your car is stolen or written off, it will be replaced with the same make and model if you are the first registered keeper and the car is less than one or two years old, depending on your coverage type. Hotel expenses incurred due to an accident are covered up to specified limits, and personal belongings lost or damaged in the car are also covered, excluding certain items like money and documents.

The policy includes a Vandalism Promise, ensuring that claims for vandalism do not affect your No Claim Discount, provided you report the incident to the police and obtain a crime reference number. Motor Legal Cover is included with Comprehensive Plus and available as an optional extra for other

policies, covering legal costs for defending against motoring offences or pursuing claims related to motor contract disputes, provided there is a reasonable chance of success. Coverage includes costs for legal representation and any ordered fees, but excludes claims already covered by the policy, pre-existing incidents, and certain motoring offences.

To make a claim under Motor Legal Cover, the incident must occur within the territorial limits, and you must comply with policy terms. You can choose your representative, but they must agree to the insurer's terms. The insurer will assess the claim's viability and may withdraw coverage if the claim's costs outweigh its potential benefits. The Guaranteed Hire Car Plus section provides a hire car of similar size if the insured's vehicle is damaged, written off, or stolen, with specific conditions for coverage duration based on the repair status of the vehicle. If a hire car cannot be provided, the insurer will reimburse travel costs under certain conditions. The insured must pay a refundable deposit when collecting the hire car, and usage is restricted to the period when the insured's vehicle is off the road due to covered incidents.

The Protected No Claim Discount section allows the NCD owner to maintain their discount unless more than two claims are made within three years. This protection is available as an optional extra for various policy types, and eligibility for protection requires a minimum of four years of NCD. The policy specifies territorial limits for coverage, primarily within Great Britain, Northern Ireland, the Channel Islands, and the Isle of Man, with additional conditions for driving in the Republic of Ireland and the rest of Europe. Coverage outside the territorial limits is limited, and specific extensions can be added for foreign use, subject to additional premiums.

The policy outlines coverage for vehicles used within the European Union and other approved countries, specifying that breakdown cover may differ from car insurance coverage. It explicitly states various exclusions, including losses related to unauthorized use of the vehicle, wear and tear, loss of value due to repairs, and damage from mechanical failures. It also excludes coverage for

deliberate damage, loss of use, and damage to trailers or vehicles being towed, as well as losses due to government seizure, pollution, war, or civil commotion outside specified regions.

Policyholders must adhere to all terms, provide accurate information, and maintain the vehicle's roadworthiness. Any modifications to the vehicle must be reported and approved. Fraudulent claims will result in policy cancellation and potential legal action. The policy is a contract between the policyholder and U K Insurance Limited, with no third-party rights unless specified by law. Car sharing is permitted under certain conditions, and the insurer reserves the right to negotiate claims on behalf of the policyholder.

Policyholders must report any changes in circumstances, including modifications, claims, or driver information, both before and after the policy starts. Failure to provide accurate information may invalidate the policy or affect claims. Changes to the policy can be made at any time, potentially incurring additional fees. Premium payments must be made on time, with specific procedures outlined for missed payments, including a notice period before cancellation. If a claim is made while payments are outstanding, the policyholder must settle all due amounts before the claim can be processed.

The policy outlines conditions regarding claims, cancellations, and premium payments. If the policyholder has not paid amounts due, the insurer may reduce the claim settlement by the owed amount or refuse the claim entirely. The policyholder has the right to cancel the policy or remove optional cover at any time, with specific refund conditions based on when the cancellation occurs. The insurer reserves the right to cancel the policy with at least 7 days' notice for valid reasons, such as failure to cooperate or suspected fraud. If the policy is canceled, the insurer will charge for the time the policy was active and refund the remaining premium, unless there has been fraudulent activity. The No Claim Discount may be adjusted based on claims made, and proof of NCD may be required.

In case of complaints, the policyholder can contact the insurer directly, and if unresolved within three working days, they will receive updates on the complaint process. If the complaint is not resolved within eight weeks, the policyholder may contact the Financial Ombudsman Service for independent review. The insurer emphasizes the importance of safety following an accident, advising to stop at the scene and contact emergency services if there are injuries. Promptly notifying the insurer after an accident is crucial for efficient assistance and to expedite the claims process. The policy is underwritten by U K Insurance Limited, which is regulated by the Prudential Regulation Authority and the Financial Conduct Authority. Options for receiving documents in Braille, large print, or audio format are also available upon request.