

The Annual Car Insurance Policy offers comprehensive coverage for private car use, encompassing various aspects such as liability to others, legal costs, and property damage, with limits of £20 million for property damage and £5 million for legal costs. Coverage includes driving other cars, emergency treatment fees, fire and theft, accidental damage, new car replacement, personal belongings, personal accident, medical expenses, luggage trailer, windscreen cover, foreign travel, car sharing, car hire, emergency accommodation, and travel expenses. Key exclusions consist of liability for employee injuries during employment, damage to property in the insured's care, losses related to terrorism, and specific conditions regarding leased vehicles and electronic equipment. The policyholder is required to report any changes in circumstances that may affect coverage, as failure to do so could result in denied claims. A 14-day reflection period allows for cancellation with a full premium refund minus a minimum charge if no claims have been made. Claims for fire, theft, and accidental damage are settled at the market value of the car, with repairs guaranteed for a specified period, and the insured must pay an excess for claims. Coverage for theft includes the car, its lock transmitter, or keys, and entertainment or electronic equipment permanently fitted to the car, with a limit of £500 for non-permanently fitted equipment unless otherwise specified. Personal belongings are covered up to £250, while personal accident coverage provides £10,000 for injuries resulting in death or permanent loss of limbs or sight. Medical expenses are covered up to £200 per person, with additional compensation for hospital stays. The policy extends to foreign travel for up to 90 days, permits car sharing under certain conditions, and provides a hire car while the insured car is being repaired. Emotional stress from road rage or carjacking incidents is covered for counseling up to £1,000, and alternative transport costs are covered if the DVLA deems the policyholder unfit to drive for medical reasons. Legal actions for damages arising from accidents are covered if the accident is not the policyholder's fault, with costs incurred in pursuing legal action covered, provided the insurer assesses "Reasonable Prospects of Success." Exclusions include claims from contracts, known accidents prior to policy commencement, and costs incurred without prior written agreement from the insurer. The policy allows for cancellation within 14 days of receipt or renewal with a full premium refund if no claims have been made, while a pro-rata refund applies after this period. The

insurer can cancel the policy with seven days' written notice for reasons such as non-cooperation or fraud suspicion. The policyholder must report theft or malicious damage to the police promptly and ensure timely premium payments to avoid cancellation. The policy does not cover losses from other insurance, contractual liabilities, pollution (unless accidental), or incidents related to war, riots, or radioactive contamination. The policy is governed by English law, and complaints can be directed to the customer service team or escalated to the Financial Ombudsman Service. Volkswagen Insurance Service (Great Britain) Ltd operates independently and is not affiliated with Allianz Insurance plc or Allianz Business Services Limited, as noted by the Financial Conduct Authority under reference number 311988.