

The Volkswagen Car Insurance policy offers comprehensive coverage for various aspects of car insurance, including liability to third parties, damage to the insured vehicle, fire and theft, and personal accident benefits. Under Section A, the policy covers legal liability for injuries or damages caused to third parties while using the insured vehicle, including when towing a trailer, but excludes coverage for damage to the vehicle being driven or any vehicle owned by the insured. Coverage extends to driving other cars under specific conditions, such as having the owner's permission and no other insurance covering the same liability. In the event of a claim for vehicle damage, the insurer will pay for repairs or replacement up to the vehicle's UK market value at the time of the claim, with specific protections for the No Claim Discount (NCD) in cases of vandalism or accidents involving uninsured drivers, provided certain conditions are met.

Policyholders must inform the insurer of any changes affecting coverage, including modifications to the vehicle, additional drivers, or changes in usage, as failure to do so may result in policy invalidation or denied claims. The NCD is adjusted based on claims made, with specific scales outlined for different scenarios. The policy includes general exceptions and conditions, emphasizing adherence to terms to maintain coverage, and is governed by English law, with local laws applicable for residents of certain islands. The policyholder is encouraged to keep all documents safe and to contact the insurer for any changes or claims.

Liability coverage is provided for claims up to £20,000,000 for property loss or damage, with exclusions for terrorism-related liabilities, legal costs from certain driving offenses, and damages arising from specific operations like welding. Coverage for vehicle damage includes options to repair, replace, or settle claims based on the market value of the car at the time of loss, minus any applicable excess. Misfuelling costs, excess amounts, and damages from fraud or negligence in securing the vehicle are not covered. Theft, fire, or explosion claims are subject to conditions regarding the security of the vehicle and its keys. Windscreen damage is covered for repairs or replacements without impacting the NCD, but is limited by the schedule's excess and requires the

use of approved suppliers. General exclusions include wear and tear, mechanical failures, and damages from unauthorized use of the vehicle.

Personal accident coverage is provided for injuries sustained while in or entering/exiting the car, with exclusions for injuries related to substance abuse or pre-existing personal accident coverage. Medical expenses and personal belongings are covered under certain conditions, with limits specified in the schedule. New car cover is available for cars less than a year old that are stolen or damaged beyond repair, and child car seats are covered for replacement after an incident. The policy applies within the UK and extends to certain EU countries, with options for additional coverage abroad, including reimbursement for customs duties incurred for repairs in covered countries.

Claims can only be made if the vehicle is used by an authorized person for permitted purposes, within territorial limits, and during the coverage period. The Uninsured Loss Recovery section, if included, allows for recovery of costs related to accidents where the insured is not at fault, with a maximum payout of £100,000, including VAT, for claims arising from the same incident. Exclusions apply, such as costs incurred before claim acceptance and disputes with the insurer. Policyholders must comply with all terms and conditions, report claims promptly, and provide necessary information. They have the right to appoint a representative for their interests, but costs incurred by non-preferred representatives are their responsibility. The insurer retains the right to settle claims or refuse costs if the claim lacks reasonable prospects of success.

Cancellation of the Uninsured Loss Recovery section can occur at any time, with full refunds for pre-coverage cancellations and partial refunds for post-coverage cancellations, barring any claims made. The policy includes access to a 24-hour Legal Advice Helpline for legal issues related to motoring, provided the Uninsured Loss Recovery section is included. Coverage extends to authorized drivers using replacement vehicles within specified regions, but incidents outside Great

Britain or claims solely related to windscreen damage are not covered. General exclusions include unauthorized drivers, contractual liabilities, radioactive incidents, war, pollution, and specific racing events. Accurate information provision is crucial, as failure to do so may invalidate the policy or claims.

The insurer can cancel the policy with 14 days' written notice for valid reasons, such as failure to cooperate with claims processing or changes in circumstances affecting eligibility. Upon cancellation, the insurer will refund the premium paid minus the amount for the coverage period used. Policyholders can cancel at any time, with full refunds available if canceled before the policy starts or within 14 days of receiving documents. After 14 days, refunds will be less a charge for the coverage period and an administration fee, with no refunds issued if a claim has been made. Policyholders can also suspend coverage, retaining any premium paid, but must continue installment payments during suspension. A pro-rata refund applies if the suspension lasts 28 days or more. Policyholders must ensure their vehicle is roadworthy and secure, and must inform the insurer of any modifications to the vehicle. Fraudulent claims will result in policy cancellation and potential legal action.

The policy outlines the handling of personal information, stating that it may be shared with HM Treasury and international regulators to comply with Financial Sanctions requirements. A consumer search is conducted using publicly accessible data from credit files to assess insurance risks, and this information is deleted after 12 months. Policyholders have the right to access their information through a Subject Access Request. The policy also mentions that information will be added to the Motor Insurance Database (MID), which is used by authorized bodies for law enforcement and insurance enforcement. It is crucial for the policyholder to ensure that their vehicle registration number is correctly recorded on the MID.

For making a claim, policyholders should contact the claims department directly. Complaints can be

directed to the claims handler or customer service team, with a commitment to acknowledge complaints within five business days. If unresolved within four weeks, a final response letter will be issued, allowing escalation to the Financial Ombudsman Service. The insurance is underwritten by U K Insurance Limited, authorized and regulated by the Prudential Regulation Authority and the Financial Conduct Authority, and the policyholder is informed about the Financial Services Compensation Scheme covering general insurance claims. Volkswagen Insurance offers to provide materials in accessible formats upon request.