

# Your motor policy summary

The information shown here is only a summary of what is covered. It does not form part of the contract between you and us. Please read your policy booklet and schedule for full details of all terms and conditions, endorsements and excesses that apply to you.

The policy you have purchased is underwritten by Churchill Insurance Company Limited and will run for 12 months or for the period shown on your Certificate of Motor Insurance.

The cover you have chosen is shown on your policy schedule. Please read your policy booklet carefully to make sure this cover meets your needs.

**Comprehensive** – sections A-G and Ji of your policy booklet

**Third Party Fire and Theft** – sections A, C, G and Ji

**Third Party Only** – sections A and G

If you have chosen Churchill Legal Assistance Service (CLAS), Section H will apply in addition to the sections above.

If you have chosen Guaranteed Hire Car Plus, section Jiii will apply instead of section Jii in the above.

## Significant features of a Churchill motor policy

All repair work is guaranteed for 5 years if you use one of our recommended repairers.

- **Section A** – Damage to property owned by a third party is covered up to £20 million.
- **Section A** – Driving other cars is included within your policy, subject to selected criteria being met. Cover is limited to **Third Party Only** i.e. the car you are driving will only be covered for legal liability to Third Parties and Third Party property. Please refer to your Certificate of Motor Insurance for confirmation of whether you have this benefit.
- **Section B and C** – Your vehicle will be covered up to its UK market value. Vehicles that are sourced and supplied from outside the UK may be subject to a lower market value than their UK equivalent.

- **Section B and C** – In-car audio, television, telephone and electronic navigation equipment up to a maximum £1,000 (if fitted as part of the car’s standard equipment, cover is unlimited). Details can be found on your Motor Insurance Schedule.
- **Section B and C** – We will not cover loss or damage to readily removable in-car electronic equipment, unless secured in a locked boot or glove compartment.
- **Section C** – You will not be covered for any theft claims if your vehicle is left unlocked or if you leave the keys in the vehicle while unattended.
- **Section C** – All security and tracking devices which we insist are fitted to your car should be active and in full working order. If not, then claims for theft of or from your car will not be covered.
- **Section D** – Comprehensive includes windscreen damage.
- **Section G** – Foreign use charges are based on the time spent abroad and your car’s insurance vehicle grouping. For information on foreign use charges please contact us.
- **Section H** Churchill Legal Assistance Service provides legal cover up to £100,000 to help in claiming back your uninsured losses including compensation for personal injury.

- **Section H** 24 hour Legal Advice Line for practical UK legal advice on any motoring legal problem or to report a claim.

**Section Ji** of the Policy Booklet only applies if it is shown on your motor insurance Schedule.

If you have purchased Guaranteed Hire Car, **Section Jii** of the Policy Booklet will apply. If you have purchased Guaranteed Hire Car Plus, **Section Jiii** of the Policy Booklet will apply.

- **Section Ji** – Courtesy cars are provided under sections B and C, if you use one of our recommended repairers.
- **Section Jii** – Guaranteed Hire Car cover is provided under sections B and C.
- **Section Jiii** – Guaranteed Hire Car Plus cover is provided under sections B and C.

Any applicable excesses or endorsements are shown on your motor insurance Schedule.

If you make any temporary or permanent changes to your policy during the year, you may have to pay an administration fee of up to £21, (excluding Insurance Premium Tax charged at the current rate). At the rate of 5% applying when this document was printed, this means a total administration fee of up to £22.05.

### **Your right to cancel**

The below confirms your right to cancel when you buy or renew your policy.

#### **When you buy your policy:**

If you cancel before your policy is due to start, we will return any premium you have paid in full. Please return all your documents after cancelling the policy.

If the policy has started and you cancel within 14 days of it starting or within 14 days of receiving your documents (whichever occurs later), we will return any premium you have paid less a cancellation fee of £25 (excluding Insurance Premium Tax charged at the current rate).

At the rate of 5% applying when this document was printed, this means a total cancellation charge of £26.25. This is as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

If you cancel after those 14 days have passed we will return any unused premium less a cancellation fee of £25 (excluding Insurance Premium Tax charged at the current rate). At the rate of 5% applying when this document was printed, this means a total cancellation charge of £26.25. This is as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

This fee is to offset the administrative costs of providing the policy.

#### **When you renew your policy:**

If you cancel before the new period of insurance (renewal) is due to start, we will return any premium you have paid in full. Please return all your documents after cancelling the policy.

If the new period of insurance (renewal) has started and you cancel within 14 days of it starting or within 14 days of receiving your documents (whichever occurs later), we will return any premium you have paid less a cancellation fee of £25 (excluding Insurance Premium Tax charged at the current rate). At the rate of 5% applying when this document was printed, this means a total cancellation charge of £26.25. This is as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

If you cancel after those 14 days have passed, we will return any unused premium less a cancellation fee of £25 (excluding Insurance Premium Tax charged at the current rate). At the rate of 5% applying when this document was printed, this means a total cancellation charge of £26.25. This is as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

This fee is to offset the administrative costs of providing the policy.

### **How to make a claim**

Check your policy booklet and Schedule to make sure that the loss or damage is covered under this insurance.

To make a claim, please call us on **0845 603 3599**.

### **How to complain**

Please call us on **0845 603 3580** or write to us:

#### **Churchill Insurance Company Limited**

**Churchill Court  
Westmoreland Road  
Bromley  
Kent  
BR1 1DP**

If we are unable to resolve the differences between you and us, you can take the matter to the Financial Ombudsman Service (FOS).

Their address is:

**South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR**

phone **0845 080 1800**.

Churchill Insurance Company Limited, is authorised and regulated by the Financial Services Authority.  
Registered address: Churchill Court, Westmoreland Road, Bromley, Kent BR1 1DP. Registered in England No 02258947.

The FOS website can be visited at **[www.fos.org.uk](http://www.fos.org.uk)**.

### **Details about our regulator**

Churchill Insurance Company Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms, can be visited at **[www.fsa.gov.uk](http://www.fsa.gov.uk)** or the Financial Services Authority can be contacted on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **[www.fscs.org.uk](http://www.fscs.org.uk)**.