

A summary of your cover

This summary outlines the cover and options available. It does not give details of all of the policy limits, terms, conditions or exclusions. For full details of the insurance please refer to the policy booklet, your certificate of motor insurance and your schedule which indicate the operative sections and any endorsements that apply to your policy.

Insurer

This Churchill motor insurance policy is underwritten by U K Insurance Limited.

Period of cover

The length of time covered is shown in the schedule and is for twelve months in a row.

Cover available

Motor insurance is designed to provide cover for your vehicle. Depending upon the level of cover you choose, the following sections of the policy booklet will apply:

Comprehensive – sections A to J and

Third Party, Fire and Theft – sections A, C, G.

The following section is optional and subject to an additional premium:

Motor Legal Protection – section H.

Significant exclusions or limitations

Section A – Driving Other Cars (DOC) provides Third Party Only cover, (i.e. the car you are driving will not be covered) and is restricted to policyholders only. DOC will not apply to policyholders aged under 25 and/or policyholders engaged in the motor trade. Please refer to your Certificate of Motor Insurance for confirmation that you have this cover, or call us on 0345 603 3550.

Section B – Permanently fitted in-car audio, television, telephone and electronic navigation equipment is covered up to a maximum £1,000 (If fitted as part of the car's standard equipment, cover is unlimited).

Section B – We will not pay more than the market value of your car at the time of the loss (less any excess that may apply).

Section C – Cover is excluded for loss or damage caused by theft or attempted theft if the keys and/or other devices which unlock your car, and/or enables your car to be started and driven are left in or on your car which is unattended, or if your car has been left unattended and not properly locked (this includes any window, roof opening, removable roof panel or hood being left open or unlocked).

Section C – All security and tracking devices which we insist are fitted to your car should be active and in full working order with a current and operable network subscription. Also, any driver recognition device which we insist is fitted to your car, must not be left in or on your car whilst unattended. If not, then claims for theft of and from your car will not be covered.

Section C – Loss or damage to your car as a result of someone acquiring it by fraud or trickery while pretending to be a buyer is excluded.

Section G – In return for any extra premium we may charge, we will extend your policy and give you the same level of cover as you have in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands for an agreed period. Please refer to the policy book for a full list of acceptable Countries.

You must contact us before you travel in order to extend your cover.

Section H – Motor Legal Protection provides up to £100,000 of legal costs to help in claiming back your uninsured losses from the party at fault as long as it is more likely than not that your claim will succeed. Examples of uninsured losses include: compensation for personal injury, loss of earnings and accident repair costs if you don't have comprehensive cover.

Section Ji – of the policy booklet only applies if it is shown on your schedule.

We provide a Courtesy Car to customers who have comprehensive policies subject to payment of a premium. You must have purchased the benefit prior to a claim occurring.

Section Jii – Guaranteed Hire Car cover is provided under Sections B and C. This section only applies if it is shown on your schedule.

Section Jiii – Guaranteed Hire Car Plus cover is provided under Sections B and C. This section only applies if it is shown on your schedule.

All repair work is guaranteed for five years if you use one of our approved repairers.

Any excesses and endorsements applicable to your policy can be found in your car insurance schedule along with cover limits and premiums due.

Your right to cancel

You have the right to cancel this policy at any time.

If you cancel before your policy is due to start, we will return any premium paid in full. 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 paid less a charge for the number of days for which cover has been given.

If you cancel after those 14 days have passed, we will return any premium less a charge for the number of days for which cover has been given and an administration fee.

We will not refund any premium if you have made a claim or if one has been made against you during the period of cover.

Administration fees

Mid-term amendments made to your policy or requests for duplicate documents may result in an administration fee.

How to make a claim

To notify us of a claim please call us on 0345 603 3599.

How to complain

If you need to complain, please call us on 0800 051 0122 or 01239 636071.

If we cannot sort out the differences between you and us, you can take the matter to the Financial Ombudsman Service (FOS). Telephone number 0800 023 4567 or 0300 123 9123.

Their address is: Exchange Tower, London E14 9SR.

Financial Services Compensation Scheme (FSCS)

Should the Company be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained on request or by visiting www.fscs.org.uk