

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording.

| SUMMARY OF COVER - FLEET DOCUMENT | DURATION - 12 MONTHS CONTRACT | POLICY SECTION | COMP | TPF&T |
|--|-------------------------------|----------------|------|-------|
| Unlimited indemnity in respect of any claims by a third party for personal injury. | | 1 | Yes | Yes |
| £20,000,000 indemnity in respect of any claims by a third party for property damage caused by a Motor Car. This limit is reduced to £5,000,000 if the damage is caused by a Commercial Vehicle. | | 1 | Yes | Yes |
| Legal Fees, costs and expenses incurred with the underwriters consent. | | 6 | Yes | Yes |
| Loss or damage caused by fire & theft. | | 3 | Yes | Yes |
| Accidental Damage. | | 2 | Yes | No |
| Windscreen Cover- Unlimited cover is provided subject to our approved glass replacement service being used and is subject to an agreed excess. If our approved glass replacement service is not used the excess is that shown in the policy and schedule. | | 2 | Yes | No |
| Foreign Use – The minimum cover required by law is provided in any EU country. For Motor Cars only full policy cover can be provided free of charge for up to 17 days in any insurance year for EU countries subject to certain terms and conditions. Cover may be extended for Commercial Vehicles subject to prior notification, Underwriters approval and the payment of an additional premium. | | 5 | Yes | Yes |
| Personal Effects – Cover applies to Motor Cars only. | | 7 | Yes | No |
| Medical Expenses – Cover applies to Motor Cars only. | | 4 | Yes | No |

USE

The standard use is social domestic and pleasure and personal business including the carriage of own goods.

YOUR RIGHT OF CANCELLATION – RETAIL CUSTOMERS ONLY

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed and this commences from either: The day of conclusion of the contract, or, the day on which you receive the full terms of the insurance contract detailing the full contractual terms, conditions and information of the contract, whichever is the later. A pro rata charge will be made for this period of cover.

POLICY CANCELLATION (see GENERAL CONDITIONS on page 10 of the policy document)

A cancellation will only become effective from the date the certificate is received by us. The return of the annual premium will be calculated using the following short period scale of charges.

| PERIOD NOT EXCEEDING | ONE MONTH | TWO MONTHS | THREE MONTHS | FOUR MONTHS | FIVE MONTHS | SIX MONTHS | SEVEN MONTHS | EIGHT MONTHS | OVER EIGHT MONTHS |
|--------------------------------|-----------|------------|--------------|-------------|-------------|------------|--------------|--------------|-------------------|
| PROPORTION OF PREMIUM REFUNDED | 75% | 60% | 50% | 40% | 30% | 25% | 20% | 10% | No Refund |

Where a claim has occurred no refund of premium will be allowed if the policy is cancelled.

EXCLUSIONS

The following is a brief list of exclusions and is not exhaustive. This insurance does not cover you for:

Any excess shown on the schedule. Compensation for you not being able to use your vehicle or the cost of hiring another vehicle. Wear and tear, mechanical or electrical breakdown and failures or breakages. Repairs or replacements, which improve the condition of your vehicle. Theft of the vehicle by someone who got it by fraud or trickery. Theft of the vehicle if the keys have been left in or near it, if the vehicle has been left unlocked or if reasonable precautions have not been taken to protect it.

CLAIMS

In the event of a claim please ring our claims telephone number - 0870 242 1218

DISPUTES PROCEDURE

If you have a problem with your insurance please contact your insurance adviser. If you are still unhappy please write to:

The Underwriter, KGM Motor Insurance, KGM House, George Lane, London. E18 1RZ.

If you are still unable to resolve the situation and wish to make a complaint you can refer the matter to the Complaints Department at Lloyd's. Their address is:

Complaints Department, Lloyd's, One Lime Street, London. EC3M 7HA.
Tel: 020 7327 5693 Fax: 020 7327 5225 E-mail: complaints@lloyds.com

In the event that the Complaints Department is unable to resolve your complaint, it may be possible for you to refer it to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the KGM Motor Insurance is unable to meet its liabilities and pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme.

LAW AND LANGUAGE

This insurance contract is written in English and is subject to English Law. All communications about it will be conducted in English.