

PLEASE RETAIN THIS DOCUMENT FOR FUTURE REFERENCE

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

You may need to review and update your cover periodically during the term of your policy to ensure that it remains adequate.

SUMMARY OF COVER – 12 MONTH CONTRACT	POLICY SECTION	COMP	TPF&T	FIRE & THEFT ONLY	DAMAGE, FIRE & THEFT
Unlimited indemnity in respect of any claims by a third party for personal injury	1	Yes	Yes	No	No
£20,000,000 indemnity in respect of any claims by a third party for property damage. This indemnity limit reduces to £5,000,000 if the damage is caused by a vehicle with a gross weight of more than 5 tonnes	1	Yes	Yes	No	No
Legal defence costs with our written consent	1	Yes	Yes	No	No
Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft	2	Yes	Yes	Yes	Yes
Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism	2	Yes	No	No	Yes
Audio cover – 10% of the vehicle's market or agreed value up to a maximum limit of £500 for permanently fitted equipment	2	Yes	Yes	Yes	Yes
Satellite Navigation cover – 10% of the vehicle's market or agreed value up to a maximum limit of £500 for permanently fitted equipment	2	Yes	Yes	Yes	Yes
Spare parts and accessories	3	No	No	No	No
Windscreen/Glass – cover is limited to £500 (including VAT) and is subject to a standard compulsory windscreen excess per claim provided Glassline (our approved supplier) is used. If Glassline is not used then a higher windscreen excess will apply. Please refer to your schedule which will show the windscreen excess that will apply. There is a maximum limit of £500 for all claims made in any one period of insurance	4	Yes	No	No	No
Personal belongings	5	No	No	No	No
Replacement keys and locks – 10% of the vehicle's market or agreed value up to a maximum limit of £300	6	Yes	No	No	No
Foreign travel – the minimum cover required by law is provided in any EU country. Full policy cover can be provided free of charge for up to 30 days or a quarter of the period of insurance (whichever is lower) for EU countries subject to certain terms and conditions	9	Yes	Yes	No	No

No Claim Bonus

As this is a specially rated policy, a no claim bonus does not usually apply.

Vehicle Use

The standard use is Social, Domestic and Pleasure purposes; however, other uses may be agreed upon request and subject to Underwriters' approval. Please refer to the 'Limitations as to Use' section on your Certificate of Insurance to find out what use your vehicle is covered for. Please note this insurance does not cover any form of hiring, racing, pacemaking, speed testing or competitions, performance testing, use on any race track or test circuit, use on any off-road course or ground, the carriage of goods or passengers for hire or reward, or any purpose in connection with the motor trade.

Driving Other Cars

This extension of cover is normally excluded therefore please check your Certificate of Insurance and Policy Schedule.

Limited Mileage

Most policies are arranged on a limited annual mileage basis. Please ensure you have requested the correct mileage limit for your requirements.

WARNING: If you exceed the annual mileage limit stated in the endorsements section of your policy schedule, then the cover under your policy will revert to the minimum cover provided under the current Road Traffic Act.

Mid-Term Adjustments

If you make a permanent change to your policy during the current period of insurance, or require a duplicate copy of your policy documents, we will charge you a fee to cover our administration costs. Please refer to our Policy Document for further details.

Cooling-Off Period – Your Right of Cancellation

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed. This 14 day period will commence from either the inception date of the contract or the date on which you receive the full terms and conditions of the contract, whichever is later. A pro-rata charge will be made for the cover we have provided plus an administration fee as detailed in our policy booklet.

Further information regarding the procedure for cancelling your policy is contained in our Policy Document.

Policy Cancellation

You may cancel the policy at any time either by returning the current Certificate of Insurance or by submitting an Electronic Declaration Form confirming surrender of this document to us or your Broker (please see our Policy Document for further information). The cancellation will take effect on the date we receive either document and a proportionate return of premium will be given in accordance with the following scale:

Period not exceeding	1 month	2 months	3 months	4 months	5 months	6 months	7 months	8 months	Over 8 months
Proportion of premium refunded	75%	60%	50%	40%	30%	25%	20%	10%	No Refund

Please note: if a claim has been made during the current period of insurance, no refund of premium will be given if the policy is cancelled.

Significant Exclusions

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

- Any compulsory or voluntary policy excess which applies as shown in the policy schedule (Section 2 & 4 Exclusions);
- Wear and tear, depreciation and any mechanical or electrical failures or breakages (Section 2 Exclusions);
- Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver (Section 2 Exclusions);
- Loss or damage from fraud, trickery or deception e.g. someone claiming to be a buyer, a buying or selling agent or by accepting a form of payment a bank or building society will not authorise (Section 2 Exclusions);
- Loss or damage to your vehicle if it has been left un-locked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows or sunroof open or if reasonable precautions have not been taken to protect it (Section 2 Exclusions);
- Costs which exceed the market value of your vehicle or the value declared on your policy schedule if the market value is more, if your vehicle is insured on a 'market value' basis (Section 2 Exclusions);
- Loss or damage caused by acts of war, riot, earthquake or terrorism (General Exclusions Section).

Claims

In the event of a claim please call our claims notification line on 0844 412 6412.

Complaints Procedure

If you wish to make a complaint about any aspect of your insurance please contact: Complaints, KGM Motor Insurance, KGM House, 14 Eastwood Close, London E18 1RZ. KGM Motor Insurance has internal complaint guidance for customers and this is available upon request. In the event that you remain dissatisfied you can refer the matter to Policyholder & Market Assistance at Lloyd's. Please contact: Policyholder & Market Assistance, Lloyd's Market Services, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN. Tel: 01634 392000; Fax: 01634 830275; E-mail: complaints@lloyds.com. Complaints that cannot be resolved by Policyholder & Market Assistance may be referred to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel: 0845 080 1800; E-mail: complaint.info@financial-ombudsman.org.uk. Further details will be provided at the appropriate stage of the complaint process. The complaints procedure is without prejudice to your rights to take legal proceedings.

Financial Services Compensation Scheme

In the event that 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. Further information about the scheme is available on the FSCS website at www.fscs.org.uk.