

**PLEASE RETAIN THIS FOR FUTURE REFERENCE**

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 booklet.

SUMMARY OF COVER – PRIVATE CAR	DURATION – 12 MONTH 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.		1	Yes	Yes
Personal belongings cover up to £100 and Child Seat cover up to £100.		4	Yes	No
Legal defence costs with our written consent		1	Yes	Yes
Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft		2	Yes	Yes
Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism		2	Yes	No
Compulsory Policy Excesses		2 & 3	Yes	Yes
Windscreen – cover is unlimited, provided our approved glass replacement service is used and subject to a £60 excess. If our approved glass replacement service is not used the limit of cover is £220, subject to a £120 excess.		3	Yes	No
No Claim Bonus		9	Yes	Yes
Audio cover – 10% of the vehicle's market value up to a maximum limit of £500.		2	Yes	Yes
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 90 days in any insurance year for EU countries subject to certain terms and conditions.		8	Yes	Yes
Replacement keys and locks – maximum cover £300.		5	Yes	No

**DRIVING**

Named and approved drivers only subject to Underwriters' approval.

**NO CLAIM BONUS**

If a claim has not been made during the current period of insurance then you will be awarded a discount on your renewal premium for the next period of insurance. If a claim has been made during the current period of insurance we will reduce your no claim bonus entitlement in accordance with the current scale contained in our policy booklet.

**A discount is not given on certain specialist policies.**

**PROTECTED NO CLAIM BONUS**

This is available if you have earned three or more years no claim bonus and is subject to an additional premium. The bonus protection is retained provided there are no more than two claims that would have affected the bonus in any four consecutive years.

**Protected no claim bonus is not available for certain specialist policies.**

**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 booklet for further details.

**USE**

The standard use is social domestic and pleasure including commuting where a discount is given. Business use can be included subject to certain terms and conditions.

**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 day 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.

**POLICY CANCELLATION**

You may cancel the policy at any time by returning the current Certificate of Insurance to us. The cancellation will take effect on the date we receive this document and a proportionate return of premium will be given in accordance with the following scale:

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

**If a claim has been made during the current period of insurance no refund of premium will be given if the policy is cancelled.**

**GARAGING**

It is a requirement of certain specialist policies that the insured vehicle is kept in a locked garage when not in use and in the vicinity of the declared garaging address.

**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 & 3 Exclusions);
- Wear and tear, depreciation and any mechanical or electrical failures or breakages (Section 2 Exclusions);
- Loss or damage if the vehicle is taken or driven without your permission by a partner, boyfriend or girlfriend, member of the family or household of a permitted driver (Section 2 Exclusions);
- Loss or damage from deception (someone claiming to be a buyer or acting on behalf of a buyer or by accepting a form of payment a bank or building society will not authorise) (Section 2 Exclusions);
- Loss or damage if the vehicle is left un-locked, if the keys are left in/on the vehicle or if reasonable precautions have not been taken to protect it (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 ring our claims telephone number 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, George Lane, 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 the Policyholder & Market Assistance at Lloyd's. The contact details are: 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, 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 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. Further information about the scheme is available on the FSCS website www.fscs.org.uk