

PC32 – September 2011

**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	TPO
Unlimited indemnity in respect of any claims by a third party for personal injury	1	Yes	Yes	Yes
£20,000,000 indemnity in respect of any claims by a third party for property damage	1	Yes	Yes	Yes
Legal defence costs with our written consent	1	Yes	Yes	Yes
Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism	2	Yes	No	No
Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft	2	Yes	Yes	No
Audio cover – 10% of the vehicle's market value up to a maximum limit of £500 for equipment permanently fitted to vehicle by manufacturer	2	Yes	Yes	No
Satellite Navigation cover – up to £500 for equipment permanently fitted to vehicle by manufacturer	2	Yes	Yes	No
Windscreen/Glass – cover is unlimited provided Glassline (our approved supplier) is used and is subject to a standard compulsory windscreen excess per claim. If our approved supplier is not used then a higher windscreen excess will apply and cover will be restricted to a maximum of £100 after your excess is deducted. Please refer to your schedule which will show the windscreen excess that will apply	3	Yes	No	No
Personal belongings cover up to £100 and Child Seat cover up to £100	4	Yes	No	No
Replacement keys and locks cover up to £300	5	Yes	No	No
Medical Expenses cover up to £200 per person	6	Yes	No	No
Personal Accident cover up to £2,000 (see our Policy Document for further details)	7	Yes	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 90 days per period of insurance for EU countries subject to certain terms and conditions	8	Yes	Yes	Yes
No Claim Bonus	9	Yes	Yes	Yes

**Driving**

Named and approved drivers only subject to Underwriters' approval.

**Vehicle Use**

The standard use is Social, Domestic and Pleasure purposes including commuting. Business use can be included subject to certain terms and conditions.

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.

**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.

**Please note that a no claim bonus is not accepted on certain specialist policies.**

**Protected No Claim Bonus**

This is available subject to certain terms and conditions if you have earned three or more years No Claim Bonus (an additional premium is applicable). Your existing No Claim Bonus entitlement will be protected provided there are no more than two claims in any four consecutive years that would have affected the bonus entitlement.

**Please note that protected no claim bonus is not available on 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 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. Provided a claim has not been made, 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, provided a claim has not been made, 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

Where a claim has occurred, no refund of premium will be allowed 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 & 3 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);
- Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage (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 (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](http://www.fscs.org.uk).