

**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 – PUBLIC AND PRIVATE HIRE CONTRACT	DURATION - 12 MONTH	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 effects cover up to £100.		5	Yes	No
Legal Fees, costs and expenses incurred with the Underwriters' consent.		10	Yes	Yes
Loss or damage caused by fire & theft.		3	Yes	Yes
Accidental Damage.		2	Yes	No
Compulsory Excesses (The minimum excess under Sections 2 & 3 is £250).		2, 3 & 4	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.		4	Yes	No
No Claim Discount.		11	Yes	Yes
Audio cover – No more than 10% of the vehicles insured value up to a maximum limit of £400.		2 & 3	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 30 days in any insurance year for EU countries subject to certain terms and conditions.		9	Yes	Yes
Replacement keys and locks – maximum cover £150.		6	Yes	No

**DRIVING**

Named and approved drivers only subject to Underwriters' approval.

**DRIVING OTHER CARS**

This benefit is excluded on all policies.

**NO CLAIMS DISCOUNT**

If you have not made a claim during the period of insurance immediately before a renewal we will give you a discount off your renewal premium. If a claim is notified during the period of insurance and you have earned three or four plus years discount then the discount will be reduced from three years to one or four plus years to two years at renewal.

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

**PROTECTED NO CLAIMS BONUS**

This is available if you have earned four or more years no claims 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 claims discount is not available for certain specialist policies.**

**USE**

The standard use is social domestic and pleasure including the carriage of passengers for hire and reward.

**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 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 latter. A pro rata charge will be made for this period of cover.

**POLICY CANCELLATION (see GENERAL CONDITIONS, page 24 of the policy booklet)** 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; Loss or damage if your vehicle is not securely locked and the keys removed when it is unoccupied or if reasonable precautions have not been taken to protect it.

**CLAIMS**

In the event of a claim please ring our claims telephone number 0844 4126412 .

**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.