

SUMMARY OF MOTOR CAR INSURANCE COVER

INSURER	Collingwood Insurance Company Limited, Authorised Insurers, registered in Gibraltar (Reg. No. 89988). The Company is licensed by the Financial Services Commission under the Insurance Companies Act to carry on insurance business in Gibraltar.
LEVEL OF COVER	There are 3 different levels of cover. If you have selected Comprehensive (COMP) this covers damage to your vehicle by accident, fire, theft & vandalism. If you have selected Third Party Fire & Theft (TPFT) this covers damage to your vehicle by fire or theft. All policies including those issued for Third Party Only (TPO) provide cover for any injury & damage you cause to other people and/or their property.
TERM OF THE POLICY	Collingwood Motor Car Insurance Policies are issued for a 12 month period. Refer to your Certificate of Motor Insurance for the dates cover is effective.
CANCELLATION	You have the right to cancel this policy at any time. You must return the current Certificate of Motor Insurance before cancellation can be effected. You will, for a period of 14 days from the date you receive your policy documentation, have a right to cancel this policy and receive a refund (unless you have made a total loss claim). Where your policy has been purchased via the internet, receipt of your policy documentation will be deemed to have taken place when the documentation has been made available for download unless manual posting has been requested. Any refund of premium relating to this 14 day period will be subject to a charge for the period of cover you have received. However where cover has not commenced prior to the end of this 14 day period, you will be entitled to a full refund of the premium you have paid. To exercise your right to cancel please contact your insurance intermediary. Our charge for the period of cover provided may be in addition to any cancellation charge levied by your insurance intermediary. Beyond the 14 day period, you will still be entitled to cancel this policy and any refund of premium will be calculated using our Short Period Scale of charges provided no incident has occurred which is likely to give rise to a claim under the policy. For full details of the cancellation process and our Short Period Scale of charges please refer to General Condition 4 in the policy booklet.
IN THE EVENT OF A CLAIM	Please call the 24 hour telephone helpline on 0845 3700 008 . Correspondence should be sent to our UK service providers, Collingwood Business Solutions Limited at Collingwood House, Redburn Court, Earl Grey Way, North Shields, Tyne & Wear, NE29 6AR

SUMMARY OF COVER		
This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions, please refer to the policy booklet (a copy of which is available on request). The relevant sections of the policy booklet are listed below.		
BENEFIT	LEVEL OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
Third party liability cover (Section 1)	COMP/TPFT/TPO	A limit of £20,000,000 applies to third party property damage claims. This limit is reduced to £5,000,000 if any vehicle is being used for the carriage of passengers for hire or reward . There is no cover under this section for damage to any trailer or caravan being towed.
Accidental or malicious damage cover (Section 2)	COMP only	The policy does not cover damage to tyres caused by braking, punctures, cuts or bursts. There is no cover for damage caused deliberately by you or the person driving.
Audio equipment (COMP - Sections 2 & 3, TPFT- Section 3 only)	COMP/TPFT	A limit of £500 applies to any one occurrence (before the deduction of any excess). Cover is for permanently fitted items only (two-way radio equipment is not covered). Communications or navigation equipment, DVD or MP3 players are not insured
Damage to your vehicle by fire, theft or attempted theft (Section 3)	COMP/TPFT	The policy will not pay for ; - claims resulting from 'taking away' incidents where the vehicle is taken by your employee or a member of your family or household or someone in a close personal relationship with you or a member of your family or household unless it can be proven that there was an intention to permanently deprive you of the vehicle - claims where the ignition keys have been left in or on the vehicle or where the vehicle has not been properly locked/secured - claims involving fraud or deception . Some examples are where you are selling your vehicle, hand over the keys and later discover that the purchaser's cheque will not be honoured by the bank or where you do not have proper title to the vehicle because it has been 'ringed' (ie it has had its identity changed by criminals prior to you taking possession of it). - confiscation, requisition or destruction by a government, public or local authority.
Glass cover (Section 4)	COMP only	Unlimited cover is provided via the 24 hour claims helpline 0845 373 0154 for the breakage of any one windscreen or window . A £75 excess applies to all claims for glass/windscreen damage unless the damage is repaired rather than replaced. If glass replacement is carried out by any one other than our approved replacement service , payment under the policy is limited to £225 (before the deduction of any excess) for any one claim . There is no cover under this section for sunroofs, glass sunroofs, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies .

SUMMARY OF MOTOR CAR INSURANCE COVER (continued)

BENEFIT	LEVEL OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (continued)
Courtesy Car (Section 5)	COMP	If the claim is covered by the policy and the vehicle is repairable, a courtesy car will be provided by our approved repairer for the duration of the repairs. The courtesy car can only be provided subject to availability. The intention of the courtesy car is to keep your driver mobile and it will not always be like for like in terms of size, type, value or status. The courtesy car will not be covered for the carriage of passengers for hire or reward.
Cover whilst driving abroad (Section 6)	COMP/TPFT/TPO	The policy provides the legal minimum level of cover for all EU countries. Additionally full policy cover is available free of charge whilst you are using the vehicle in the EU for up to 45 days in any one annual period of insurance. Full policy cover abroad is only available as long as you and any permitted driver are normally resident in the UK and the vehicle will not be used for the carriage of passengers for hire or reward whilst outside the UK.

SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS

Excesses (Sections 2, 3 & 4)	You will have to pay the amounts of excess shown in your schedule and in the policy booklet. The amount will vary depending on the type of damage.
Looking after your vehicle (Sections 2 & 3 and General Condition 2)	The policy may not pay if you have not maintained the vehicle in a roadworthy condition – this includes having a current MOT Certificate if required. We will not pay for damage resulting from an inappropriate type or grade of fuel being used. We will not pay for further damage to your vehicle if, following an accident, it is driven or there is an attempt to drive it in a damaged condition.
Drivers who have previous drink or drugs related motoring offences (Exceptions to Sections 2 and 3)	There is no cover for damage to your vehicle if there is an accident and the person driving (who has a previous drink/drugs offence) is found to be under the influence of alcohol or drugs at the time of such accident.
Driving licences (General Exception 1)	You and all drivers must comply with the conditions of your driving licence(s) otherwise cover will not be provided by the policy.
Restrictions relating to use of your vehicle (General Exceptions)	The policy does not provide any cover if your vehicle; - is being used for the carriage of hazardous goods (this will be excluded by endorsement) - is being driven with an insecure load or a number of passengers which makes it unsafe to drive or exceeds the manufacturer's specification
'Any Driver' Policies (Endorsement E38)	'Any Driver' policies may be available but will always be subject to a limitation on the age of drivers permitted to drive. There is no cover available for drivers who are aged 70 years or over. Unless specifically agreed in writing by us all 'Any Driver' policies will only insure drivers who have held a full EU/UK driving licence for a minimum period of 2 years. There is no cover under an 'Any Driver' policy for: - Any driver with more than 6 penalty points endorsed on his/her counterpart driving licence in the last 5 years, or - Any driver who has a driving ban of more than 6 months imposed during the last 5 years - Any driver with any of the following convictions in the last 5 years; CD40, CD50, CD60, CD70, MS40, MS50, MS60, MS70, MS80, All UT and All DD convictions.

COMPLAINTS PROCEDURE

If you have a complaint about a claim, please contact the person handling your claim in the first instance. You will find their name and phone number on any letters they have sent to you.

If you have a complaint about the cover in this policy document, or our service, or concerns about the way your policy was sold to you please contact our service providers in the United Kingdom, quoting your policy number which is shown on the Schedule to Compliance Manager, Collingwood Insurance Services (UK) Limited, Collingwood House, Earl Grey Way, North Shields, Tyne and Wear NE29 6AR

In the event that you remain dissatisfied, the problem can be referred to the Chief Executive Officer of Collingwood Insurance Company Limited. The complaint or concern should be addressed to The Chief Executive Officer, Collingwood Insurance Company Limited, 3/1 Waterport Place, Gibraltar.

Complaints may subsequently be referred to the Financial Ombudsman Service.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

All Collingwood Insurance Company Limited policies issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk) telephone number 0207 892 7300).