

VAUXHALL INSURANCE

We made it, who better to protect it?



Prospect House, Gordon Banks Drive, Trentham Lakes North, Stoke-on-Trent, ST4 4TW

Dear Customer,

Vauxhall Insurance – 7 Day Free To Go cover

Vauxhall Insurance 7 Day Free To Go cover has been designed to help you choose and collect your new vehicle with as little inconvenience as possible. It provides complimentary comprehensive Vauxhall Insurance cover for 7 days, allowing your Vauxhall Dealer to tax your vehicle ready for delivery, and gives you time to consider the benefits of taking out Vauxhall Insurance on an annual basis.

This letter gives further detail of the cover provided (see Important Information below) and should be accompanied by your Cover Note and Policy Wording.

Important Information

If you have a claim for Windscreen damage

If the only damage is to your windscreen, window glass or glass sunroof in your vehicle call the Vauxhall Glass line on: 0845 123 1183.

This line is open 24 hours a day, every day of the year. If you use this number to arrange replacement, all you need to do is pay the excess shown in your Cover Note. The excess will not apply to repairs of windscreens, window glass or glass sunroofs.

If you have any other claims

For immediate help and advice, 24 hours a day, every day of the year, call 0845 123 1181. Report all claims (except for glass damage) on this number.

Policy excesses

Drivers 19 – 24 years old:	£750 excess
Drivers 25 years old and over:	£500 excess
Windscreen Replacement	£60 excess

Remember, no-one else guarantees access to our network of Vauxhall Insurance approved repairers, ensuring the highest quality of workmanship and the use of genuine Vauxhall approved parts.

To ensure that your new vehicle remains insured after this temporary cover period you must arrange an annual policy prior to the expiry of this cover. If you wish to take out Vauxhall Insurance for a full year you can call our customer helpline on 0844 463 2670 between 8am and 8pm Monday to Friday, or 9am to 4pm on Saturday or by visiting www.insureyourvauxhall.com.

Jason Banwell
Managing Director
On behalf of Vauxhall Insurance

7 Day 'Free To Go' Insurance Policy Wording

Vauxhall Insurance 7 Day Free To Go cover is underwritten by Ageas Insurance Limited. Registered Office: **Ageas House, Tollgate, Eastleigh SO53 3YA**. Registered No. **354568**.

This Insurer is authorised and regulated by the Financial Services Authority.

Comprehensive cover is provided under your Free To Go policy - damage, fire, theft, windscreen and window glass cover for your vehicle and third party liability cover for injury or damage you may cause to others.

The Cover Note shows the type of insurance cover that applies and unless an endorsement shows that certain sections of the policy do not apply to your insurance then:

- > All the sections and general exclusions and conditions in this document apply
- > Please remember that wording on the Cover Note or in endorsements may change the terms of the insurance cover shown in this document.

This is a short-term private car insurance policy for the period as shown in your Cover Note.

Definitions

Throughout this policy certain words and phrases are printed in **bold**. These have the meanings set out below.

Cover Note

The proof of the motor insurance **you** need by law. The **Cover Note** shows:

1. What **vehicle** is covered
2. Who is allowed to drive **the vehicle**; and
3. What **the vehicle** can be used for

Endorsement

A clause that alters the cover provided by the policy.

Excess

The part of a claim **you** must pay.

Geographical limits

Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and while **the vehicle** is being transported between any of these countries.

Insurer

The Insurance Company (Ageas Insurance Limited) specified in this Policy Wording and the **Cover Note** on whose behalf this document is issued.

Market value

The cost of replacing **the vehicle** with one of a similar age, type, mileage and condition, immediately before the loss or damage happened.

Period of insurance

The length of time that the contract of insurance applies for. This is shown on the **Cover Note** and due to the short term nature of the cover will not exceed 7 days.

Terrorism

Terrorism as defined in the Terrorism Act 2000.

The vehicle

Any motor vehicle that **you** have given **us** details of and for which **we** have issued a **Cover Note**. **The vehicle's** registration number will be shown on **your** latest **Cover Note**. Accessories and spare parts are included in the definition of **the vehicle** when they are with **the vehicle** or locked in **your** own garage.

We/us/our

The insurance intermediary as specified on **your** policy documents.

You/your

The person shown under 'Policyholder details' on the **Cover Note**.

What to do if you have an accident

The Law

If **you** are involved in any incident involving an injury to any person or certain animals, or if other vehicles or roadside property are damaged, **you** must stop **the vehicle**. If **you** own **the vehicle**, **you** must give **your** name, address and insurance details to anyone who has good reason for asking. If **you** do not own **the vehicle**, **you** must give the owner's name and address and the registration number of **the vehicle**. If there is an injury or **you** do not give **your** details to anyone at the scene, **you** must report the incident to the police within 24 hours and present **your Cover Note** to them within five days.

To help the Insurer with the claims process

1. Do not apologise or admit fault.
2. Try to collect the following information to give to the Claims Helpline as this will help the **Insurer** to speed up **your** claim:
 - a) Full details of the other drivers, including their phone numbers, and the registration numbers of all vehicles involved. This will allow the **Insurer** to contact anybody else involved straight away.
 - b) Injuries caused.
 - c) Property damage.
 - d) Witnesses (if there are any).
 - e) Police officers names and report references.
 - f) Full details of what happened.
 - g) Photographs: taking photos with a camera or mobile phone, if it is safe to do so, can help to confirm certain accident details.

Next steps

Call the 24-hour Claims Helpline.

1. There will be a phone number on all correspondence from the **Insurer** for **you** to call should **you** need to contact the **Insurer**. Please remember to have **your** claim number ready when **you** call.
2. Please remember to remove all personal belongings from **the vehicle** before it is taken for assessment or repair.
3. Please see page 4 for details on how the **Insurer** will settle **your** claim.

Contract of Insurance

Introduction

This policy is a contract between **you** and the **Insurer**. It is not the **Insurer's** intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else either any rights under this policy or the right to enforce any part of it.

The **Insurer** will provide cover under the terms, exclusions, conditions and **endorsements** of this contract of insurance, during the **period of insurance** and within the **geographical limits**.

This contract of insurance is based on information **you** gave the **Insurer** on the **Cover Note** and any other information **you** gave to the **Insurer**. It is an offence under the Road Traffic Act to make a false statement or withhold any material information for the purposes of obtaining a **Cover Note**. Failure to disclose all material facts could render **your** insurance invalid and not give protection in the event of a claim. Material facts are those that the **Insurer** would regard as likely to influence the acceptance and assessment of this risk. If **you** are in any doubt about the facts considered material, **you** should disclose them. The **Insurer** or **we** will be happy to give **you** advice if **you** wish.

You must read this policy and the **Cover Note** together.

Please check all documents carefully to make sure that they give **you** the cover **you** want.

The law applicable to this policy

English law will apply to this contract unless the **Insurer** agrees with **you** in writing otherwise. The contractual terms and conditions and other information relating to this contract will be in English Language.

Policy Section A – Loss of or damage to your vehicle

What is insured

1. **We** will pay for damage to **the vehicle** caused by accidental or malicious damage, vandalism, fire, theft or attempted theft.
2. **We** will also cover the cost of replacing or repairing **the vehicle's** audio, navigation, telephone and entertainment equipment (if damaged by accidental or malicious means, including vandalism, fire, theft or attempted theft) up to the sum of £1,000 provided this equipment is permanently fitted to **the vehicle**.

See page 4 for details of how the **Insurer** will settle claims.

What is not insured

1. Loss of or damage to **the vehicle** caused by malicious damage, vandalism, fire, theft or attempted theft, when no-one is in it if:
 - any window, door, roof opening, removable roof panel or hood was left open or unlocked, or
 - the keys (or any device needed to lock **the vehicle**) are left in or on **the vehicle**.
2. The **excesses** shown on the Cover Note; and **you** must pay these amounts for every incident that **you** claim for under this section.
3. Loss of use of **the vehicle**.
4. Wear and tear.
5. Mechanical, electrical, electronic and computer failures or breakdowns or breakages.
6. Loss of or damage to **the vehicle** caused by an inappropriate type or grade of fuel being used.
7. Damage to **your** tyres caused by braking, punctures, cuts or bursts.
8. Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the **geographical limits**.
9. Any amount over the cost shown in the manufacturer's latest price guide, plus reasonable fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available within the **geographical limits**.
10. Loss of or damage to communication equipment other than telephones.
11. **The vehicle** losing value after, or because of, repairs.
12. Loss of or damage to **the vehicle** resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.
12. **The vehicle** being confiscated or destroyed by or under order of any government or public or local authority.
14. Loss of or damage to any radar detection equipment.
15. Loss from taking **the vehicle** and returning it to its legal owner.
16. Loss of or damage to any audio, navigation, telephone and entertainment equipment unless this equipment is permanently fitted to **the vehicle**.
17. Any damage to **the vehicle** caused deliberately by **you** or any person driving it with **your** permission.
18. Loss of or damage to **the vehicle** caused by a person known to **you** taking **the vehicle** without **your** permission, unless that person is reported to the police for taking **the vehicle** without **your** permission.

Please also read the general exclusions and general conditions of the policy.

Policy Section B – Broken Windscreen and Window Glass

What is insured

1. If the windscreen or any window glass in **the vehicle** is broken during the **period of insurance** the **Insurer** will pay the cost of repairing or replacing it. The **Insurer** will also pay for any repair to the bodywork that has been damaged by broken glass from the windscreen or windows.

If **you** call the Vauxhall Glass line and use one of the **Insurer's** chosen glass companies, cover is unlimited. If **you** do not, the most the **Insurer** will pay under this section is £150 after taking off any **excess**.

What is not insured

1. The **excess** shown on **your Cover Note** for any claim if the glass is replaced rather than repaired.
2. Loss of use of **the vehicle**.
3. Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the **geographical limits**.
4. Any amount over the cost shown in the manufacturer's latest price guide, plus reasonable fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available within the **geographical limits**.
5. Mechanical, electrical, electronic or computer failures or breakdowns or breakages to sunroof and hood mechanisms.
6. Repair or replacement of any windscreen or window unless it is made of glass.

Please also read the general exclusions and general conditions of the policy.

How the Insurer will settle your claim

The **Insurer** will choose whether to repair **the vehicle** or pay **you** a cash amount equal to the cost of the loss or damage. If **the vehicle** cannot be driven because of damage that is covered under this policy, the **Insurer** will pay for **the vehicle** to be protected and taken to the nearest approved repairer.

If the vehicle is economically repairable

In the first case **you** will be directed to one of the **Insurer's** approved repairers.

If **the vehicle** is repaired by one of the **Insurer's** approved repairers, **you** do not need to get any estimates, as repairs can begin immediately after the **Insurer** has authorised them.

The **Insurer** will arrange for one of their repairers to contact **you** to arrange to collect **the vehicle**.

The **Insurer** will also pay the reasonable costs of delivering **the vehicle** back to **your** address when the damage has been repaired.

If **you** do not want to use one of the **Insurer's** approved repairers, **you** will need to send the **Insurer** an estimate for the **Insurer** to authorise and the **Insurer** may need to inspect **the vehicle**. The **Insurer** reserves the right to ask **you** to obtain alternative estimates.

Regardless of whether or not the **Insurer's** approved repairer is used:

You will have to pay any policy **excess** direct to the repairer.

If the condition of **the vehicle** is better after the repair than it was just before it was damaged, the **Insurer** may ask **you** to pay towards it.

If the vehicle is a total loss

Once an engineer has inspected and assessed the **market value** of **the vehicle**, the **Insurer** will send **you** an offer of payment.

If there is any outstanding loan on **the vehicle**, the **Insurer** may pay the finance company first. If the **Insurer's** estimate of the **market value** is more than the amount **you** owe the finance company, the **Insurer** will pay **you** the balance.

If the **Insurer's** estimate of the **market value** is less than the amount **you** owe the finance company, **you** may have to pay them the balance. Any payment the **Insurer** makes for total loss will be after the **Insurer** has taken off any applicable policy **excess**.

When **you** accept the **Insurer's** offer for total loss, **the vehicle** will belong to the **Insurer**.

Replacement vehicle

The **Insurer** will not pay more than the **market value** of **the vehicle** unless:

1. the loss or damage happens before **the vehicle** is a year old; and
2. **you** are the first and only registered keeper of **the vehicle** (or the second registered keeper if the first registered keeper is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
3. **you** have owned **the vehicle** (or it has been hired to **you** under a hire-purchase agreement) since it was first registered as new; and
4. the cost of repair is valued at more than 60% of the cost of buying an identical new vehicle at the time of the loss or damage (based on the UK list price); and
5. **the vehicle** was supplied as new within the **geographical limits**.

In these circumstances, if **you** ask the **Insurer** to, the **Insurer** will replace **the vehicle** (and pay reasonable delivery charges) with a new vehicle of the same make, model and specification.

The **Insurer** will only do this if:

1. the **Insurer** can buy a vehicle straight away within the **geographical limits**; and
2. the **Insurer** has permission from the hire purchase company (if this is how **you** bought **the car** and **you** have not finished paying for it).

If a replacement vehicle of the same make, model and specification is not available, the **Insurer** will, where possible, provide a similar vehicle of identical list price.

If this is not acceptable to **you**, the **Insurer** will pay **you** the **price of the vehicle**, fitted accessories and spare parts as shown in the manufacturer's last United Kingdom price list, less any **excess** that may apply.

Policy Section C – Personal accident

What is insured

1. If **you** or **your** husband, wife or civil partner are accidentally killed or injured while getting into, travelling in or getting out of **the vehicle** (or any other vehicle that **you** do not own), the **Insurer** will pay the following:
 - a) For death – £5,000.
 - b) For total and permanent loss of sight in one eye – £5,000.
 - c) For total and permanent loss (at or above the wrist or ankle) of one hand or one foot – £5,000.

The **Insurer** will only pay these amounts if the cause of the death or injury is an accident involving a vehicle and the death or loss happens within 3 months of the accident.

This cover also applies to any person who is getting into, travelling in or getting out of **the vehicle** (as long as there is a seat for that person).

What is not insured

1. No cover is provided under this section if the policy is held in the name of a corporate organisation, a company or a firm
2. Death or loss caused by suicide or attempted suicide.
3. Death of or loss to any person driving at the time of the accident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
4. Death of or loss to any person not wearing a seat belt when they have to by law.
5. More than £10,000 for any one accident.
6. More than £5,000 to any one person for any one accident.

If **you**, or **your** husband, wife or civil partner, have more than one car insurance policy with the **Insurer**, it will only pay under one policy.

Please also read the general exclusions and general conditions of the policy.

Policy Section D – Liabilities to third parties

What is insured

The **Insurer** will cover legal liability for the death of or injury to any person and damage to property caused by or arising out of:

Cover for you

1. **You** using **the vehicle**.
2. **You** using **the vehicle** to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to **the vehicle** and if allowed by law, provided it is not being towed for hire or reward.

Cover for other people

1. Any person driving **the vehicle** with **your** permission (as long as **your Cover Note** shows that he or she is allowed to drive **the vehicle**). The person driving must not be excluded from driving **the vehicle** by any **endorsement**, exception or condition.
2. Any person using (but not driving) **the vehicle** with **your** permission for social, domestic and pleasure purposes.
3. Any person in, getting into or getting out of **the vehicle**.
4. Any person using **the vehicle** with **your** permission (as long as **your Cover Note** shows that he or she is allowed to drive **the vehicle**) to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to **the vehicle** and if allowed by law, provided it is not being towed for hire or reward.

The **Insurer** will also pay:

1. Solicitors' fees reasonably incurred for representation at any coroner's inquest, fatal accident enquiry or magistrates court (including a court of equal status in any country within the **geographical limits**);
2. Legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving caused by an accident covered under this policy;
3. Any costs and expenses for which **your** employer or business partner is legally liable as a result of **you** using **the vehicle** for their business;
4. Any other costs and expenses for which the **Insurer** has given its written permission; and
5. Charges set out in the Road Traffic Acts.

If anyone who is insured by this section dies while they are involved in legal action, the **Insurer** will give the same cover as they had to their legal personal representatives.

What is not insured

1. Any amount the **Insurer** has not agreed to in writing.
2. Death of or injury to any of **your** employees during the course of their work, even if the death or injury is caused by anyone insured by this policy.
3. Loss of or damage to property owned by or in the care of the person who is claiming cover under this section.
4. Any loss of or damage to a vehicle, trailer, trailer-caravan or broken-down vehicle covered by this policy.
5. Any claim for pollution or contamination, unless it is caused by a sudden, identifiable event which was unintended and unexpected and happened at one specific time and place.

6. Any amount over £1 million, for any one pollution or contamination event.
7. Any amount over £20 million for any one claim that causes loss or damage to property or series of claims arising from one event that causes loss of or damage to property, including any indirect loss or damage. This limit includes all costs and expenses.

However, the **Insurer** will provide the minimum cover needed under compulsory motor insurance legislation.

Please also read the general exclusions and general conditions of the policy.

Policy Section E – Using your vehicle abroad

What is insured

1. The **Insurer** will cover **your** legal liability to others while **you** or any driver covered by this policy are using **the vehicle** within the European Union and any other country which has agreed to follow Article 7(2) of the EU Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number 72/166/EEC). **You** do not need an International Motor Insurance Card (Green Card) for visits to these countries. Further information on the countries that follow the above EU directive can be found by visiting www.mib.org.uk
2. If the address on **your Cover Note** is within Northern Ireland, the **Insurer** will provide the cover shown on **your Cover Note** for **you** or any driver covered by this policy to commute to one permanent place of employment within the Republic of Ireland.

What is not insured

1. **Your** legal liability to others while **you** or any driver covered by this policy is using **the vehicle** in any country not included within the 'What is Insured' part of this section.

Please also read the general exclusions and general conditions of the policy.

General exclusions

1. The **Insurer** will not cover claims arising directly or indirectly from any of the following:
 - a) **The vehicle** being driven by, or being in the charge of, someone who is not described in **your Cover Note** as entitled to drive.
 - b) **The vehicle** being driven, with **your** permission, by anyone who **you** know does not hold a valid driving licence or is disqualified from driving. However, the **Insurer** will still give cover if the person used to hold a licence and is allowed to hold one by law.
 - c) **The vehicle** being driven by someone who does not meet all the conditions of their driving licence.
 - d) **The vehicle** being used for a purpose that is not covered in **your Cover Note**.

However, this exclusion will not apply while **the vehicle** is with a member of the motor trade for servicing or repair.

2. If **you** receive any payment for giving people lifts in **the vehicle**, the Insurance Policy is not valid if:
 - a) **the vehicle** is made or altered to carry more than eight people including the driver.
 - b) **you** are carrying the passengers as part of a business of carrying passengers.
 - c) **you** are making any profit from the payments **you** receive.
3. The **Insurer** will not pay for loss, damage, injury or legal liability if it is caused directly or indirectly by the following:
 - a) Ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste arising from burning nuclear fuel.
 - b) The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or part of that equipment.
 - c) Pressure waves caused by aircraft (and other flying objects) travelling at any speed.
 - d) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power.
 - e) Acts of **terrorism**.
4. The **Insurer** will not pay claims arising directly or indirectly from earthquakes, riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands, except under section D.
5. The **Insurer** will not pay for any liability **you** accept under an agreement or contract unless **you** would have been legally liable anyway.
6. Any decision or action of a court which is not within the **geographical limits** is not covered by this policy unless the proceedings are brought or judgement is given in a foreign court because **the vehicle** was used in that country and the **Insurer** had agreed to cover it there.
7. The **Insurer** will not pay any claims arising directly or indirectly from any vehicle being in a place used for the take-off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come within the customs examination area or any part of airport premises to which the public does not have vehicular access.

However, the **Insurer** will provide the minimum cover needed under compulsory motor legislation.

General conditions

1. How to claim

Please phone the Claims Helpline 0845 123 1181 as soon as possible to report the claim.

You must send the **Insurer** any letter, claim, writ or summons as soon as **you** receive it.

You must also let the **Insurer** know straight away if **you** or **your** legal advisers know of any prosecution, inquest or fatal accident inquiry that might be covered under this policy.

2. Dealing with claims

You or any other person who claims under this policy must not negotiate, admit fault or make any payment, offer or promise of payment unless **you** have the **Insurer's** written permission.

In dealing with **your** claim, under the terms of this policy the **Insurer** may:

- a) defend or settle any claim and choose the solicitor who will act for **you** in any legal action; and
- b) take any legal action in **your** name or the name of any other person covered by this policy.

The **Insurer** can do any of these in **your** name or in the name of any person claiming under this policy. Anyone who makes a claim under this policy must give the **Insurer** any reasonable information the **Insurer** asks for.

3. Compulsory insurance

If the law of any country says the **Insurer** must make a payment that the **Insurer** would not otherwise have paid, **you** must repay this amount to the **Insurer**.

4. Other insurance

If any incident that leads to a valid claim is covered under any other insurance policy, the **Insurer** will only pay their share of the claim.

5. Reasonable precautions

Anyone covered by this policy must take all reasonable steps they can to protect **the vehicle** and anything in or attached to it, against loss or damage. (This includes making sure that **the vehicle** has all its windows, doors, roof openings or hood closed and locked, and all keys or devices needed to lock **the vehicle** are with **you** or the person authorised to use **the vehicle** when no-one is in it.)

The vehicle must be kept in good working order. The **Insurer** may examine **the vehicle** at any time.

6. Keeping to the terms of the policy

The **Insurer** will only pay claims if:

- a) any person claiming cover has met all the terms of the policy, as far as they apply; and
- b) the declaration and information given on the **Cover Note** which this contract is based on is complete and correct as far as **you** know.

7. Fraud

The **Insurer** will not pay any claim which is in any part fraudulent or exaggerated, or if **you**, or anyone acting for **you**, uses fraudulent methods to get benefits under this policy.

8. Cancelling your policy

As this is a free seven day policy there is no cancellation clause.

9. Changes you must tell us about

You must tell **us** about any of the following changes straight away. If **you** do not tell **us** about these changes, **your** policy may no longer be valid or the **Insurer** may not pay **your** claim.

1. **You** sell **the vehicle**, change **the vehicle** or its registration number, or **you** get another vehicle.
2. There is any change of drivers.
3. Anyone who drives **the vehicle** receives a motoring conviction, (including fixed penalty offences).
4. Anyone who drives **the vehicle** develops a health condition, which requires notification to the DVLA.
5. **You** change the purpose **the vehicle** is used for.
6. Anyone who drives **the vehicle** changes job, starts a new job, including any part-time work, or stops work.
7. **The vehicle** is changed from the manufacturer's original specification.
8. **You** change **your** address or the address where **you** keep **the vehicle** overnight.
9. Anyone who drives **the vehicle** passes their driving test or has their driving licence revoked.
10. The details on the **Cover Note** change.
11. **The vehicle** is involved in an accident or fire, or someone steals, damages or tries to break into it.
12. Anyone who drives **the vehicle** is involved in any accident or has a vehicle damaged or stolen.
13. There is a change to **your** estimated annual mileage.
14. Anyone who drives **the vehicle** has insurance refused, cancelled or had special terms put on.
15. There is a change of main user of **the vehicle**.

Data Protection Notice

This notice contains important information about the use of **your** personal information. Please make sure that **you** read this notice carefully. In this notice **we** and **us** and **our** means the insurance intermediary as specified on **your** policy documents, the **Insurer** named in **your Cover Note**, and any holding companies, subsidiaries or linked companies. 'Personal information' means any information given to **us** about **you**, by **you** or anyone else in connection with the particular service or product that **we** are providing to **you**.

By taking out this Insurance Policy, **you** confirm that **we** may use **your** personal information in the ways outlined in this notice. As the terms of this notice will also apply to anyone else insured under **your** policy, **you** should also show this notice to anyone else whose name **you** give to **us**, in connection with **your** insurance policy.

Your privacy is very important to **us**. **We** promise to respect and protect **your** personal information and try to make sure that **your** details are accurate and kept up to date. **You** can help **us** do this by letting **us** know whenever **your** personal details change. The way in which **your** personal information is collected, held and used by **us** complies with all legal requirements, particularly as is required by the Data Protection Act 1998.

Motor Insurance Database

Information relating to **your** insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- I. Electronic Licensing
- II. Continuous Insurance Enforcement;
- III. Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- IV. The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If **you** are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having **your car** seized by the Police. **You** can check that **your** correct registration number details are shown on the MID at www.askmid.com.

How we use your personal information

We will use personal information which has been given to **us** to manage **your** Insurance Policy, including handling underwriting and claims. These activities may involve **us** releasing personal information to other **Insurers**, regulatory authorities or agents providing services on **our** behalf. **We** may use **your** personal information and the information about **your** use of **our** products and services to carry out research and analysis about **our** products and services, as well as to service **your** needs in connection with **your** policy.

We may use e-mail, telephone, post or other means to do this.

If **you** do not want **us** to use **your** information for marketing purposes please call the customer service number shown on **your** policy documents. **You** may contact **us** at anytime to give notice to stop data being used for marketing purposes.

We will only release **your** personal information to others:

1. if **we** need to do this to manage **your** policy with **us** including settling of claims (as set out above)
2. for underwriting purposes
3. if **you** have given permission to receive promotional material
4. if **you** have given permission to be contacted in connection with any research or analysis that **we** are carrying out (as mentioned above)
5. if **we** need to prevent fraud (as mentioned below)
6. if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority)
7. if there are any other circumstances where **you** have given **your** permission.

If **we** change the way that **we** use **your** personal information, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

If **you** require more information on the Data Protection Act **you** may also write to the office of the information commissioner at

Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Telephone 08456 30 60 60 or 01625 54 57 45

E-Mail: Mail@ico.gsi.gov.uk

Sharing information to prevent fraud

We may share information which **we** hold and which has been supplied to **us** in connection with any application for insurance that **you** have made or any insurance policy which **you** have with **us** (including the renewal of any policy **you** have with **us**) with the Claims and Underwriting Exchange register, run by the Insurance Database Service Limited (IDS Ltd) and other similar databases established for the same purpose. The aim is to help **us** check information that is given to **us** and to prevent fraudulent claims. When **we** process **your** request for insurance cover, **we** may search these registers. Under the conditions of **your** policy, **you** must tell **us** about any incident (such as an accident or theft), whether or not **you** think it is likely to give rise to a claim.

When **you** tell **us** about an incident, **we** will pass information relating to that incident to these registers.

Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to passing relevant security questions, **we** will deal with **you** or **your** husband, wife or partner or civil partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy.

Sensitive information

Some of the personal information that **we** ask **you** to provide may be sensitive personal information as defined by the Data Protection Act 1998. Sensitive personal data may include information relating to **your** health, race, religion and any criminal convictions that **you** have. **We** will only use sensitive personal data about **you** for the specific purpose of dealing with **your** policy and to provide the services described in **your** policy documents.

Monitoring and recording calls

We may monitor or record telephone calls to monitor and improve **our** service and to prevent or detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

Further information

You are entitled to receive a copy of the information **we** hold about **you**. If **you** would like a copy of **your** information, please contact **our** Data Protection Officer quoting **your** name, address and insurance policy number to the address below:

The Data Protection Officer, Prospect House, Gordon Banks Drive, Trentham Lakes North, Stoke-on-Trent ST4 4TW

Please note that **we** are entitled to charge **you** a small administration fee of £10 for doing this.

What to do if you have a complaint

In this notice **we** and **us** and **our** means the insurance intermediary as specified on **your** policy documents, the **Insurer** named in **your Cover Note**, and any holding companies, subsidiaries or linked companies.

If **you** are not happy with any aspect of **our** service, **we** will aim to resolve the issue as quickly as possible. **We** have the following complaints procedure which **you** can follow if **you** are dissatisfied with the service **you** have received:

Step 1: Let your usual point of contact know

We need to know the nature of **your** complaint and how **you** think the problem should be resolved. **You** can do this by:

- » Telephoning **us** on 0844 463 2674
- » Writing to **us** at the address shown below:
The Compliance Manager, Prospect House, Gordon Banks Drive, Trentham Lakes North, Stoke-on-Trent ST4 4TW
- » If **you** have a complaint about a claim, call **your** claim handler first. **You** will find the claim handler's name and phone number on any letters they have sent **you**.

We will try to resolve **your** complaint by the end of the next business day. If **we're** unable to do this, **we** will write to **you** within five working days to either:

- » Tell **you** what **we've** done to resolve the problem; or
- » Acknowledge **your** complaint and let **you** know when **you** can expect a full response. **We** will also let **you** know who is dealing with the matter.

We will always aim to resolve **your** complaint within four weeks of its receipt. If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response. If for any reason **you** remain dissatisfied with our final response, **you** should escalate the matter as outlined below.

Step 2: Contact the Financial Ombudsman Service

You can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with **our** final response, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider **your** complaint once **you've** tried to resolve it with **us**.

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Following the complaints procedure does not affect your right to take legal proceedings.

Other important information

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme.

If **we** cannot meet **our** liabilities, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. **You** can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 020 7892 7300.