

Free to go!

Free 7 Day Insurance Policy Documents.



We made it, *who better to protect it?*

Vauxhall Insurance

Motor Insurance Policy

Thank you for choosing to insure with **us**. The policy is the contract between **you** and **us** and includes this booklet, the **schedule**, and the **certificate of insurance** and any **endorsements we** send to **you**. **You** have confirmed that all the information in the **statement of fact** is correct and **we** have relied upon this to provide **your** insurance. Please read all the documents carefully. If the policy does not give the insurance cover **you** want, please contact **us** straight away.

If **you** do not cancel the policy, **we** will provide insurance cover under the terms, conditions and exceptions of the policy within the **territorial limits** during any **period of insurance** for which **you** have agreed to.

You and **we** can choose the law that governs this insurance contract. Unless **you** and **we** agree differently in writing, English law will apply. **We** supply the policy documents only in English, and **we** will always communicate with **you** in English.



James Reader
Managing Director
Provident Insurance plc

Contents

Policy cover	4	Excesses	10
Definitions	4	General exceptions	11
Section 1		General conditions	12
Loss of or damage to your vehicle	6	Your duty	12
Settling claims	6	Other insurance	12
New vehicle replacement	6	Taking care of the vehicle and any trailer or caravan towed by the vehicle	12
Section 2		Our right of recovery	12
Legal liability to other people	8	Claim procedure	12
Section 3		Defending or settling a claim	12
Foreign travel	9	Fraud	12
Section 4		Car sharing	12
Personal accident benefits	9	Customer acceptance	13
Section 5		Changes in circumstances	13
Windscreens and windows	10	Cancelling your policy	13
		Complaints procedure	13
		Other important information	14

Policy cover

The **schedule** shows the type of insurance cover that applies. The cover is comprehensive and unless an **endorsement** shows that certain sections of the policy do not apply to **your** insurance, then:

- > All the sections and the general exceptions and conditions printed in this booklet apply;
- > Please remember that wording in the **schedule** or in **endorsements** may change the terms of the insurance cover shown in this booklet.

Definitions

Throughout this booklet, certain words and phrases are printed in bold type. These words and phrases have the meanings set out below.

We, us, our

Provident Insurance plc.

You, your

The person, company or firm named as the insured in the **schedule**.

Schedule

The **schedule** forms part of the policy and contains details of **you** and **your vehicle** and particular features of the insurance.

We will send **you** a replacement **schedule** each time **your vehicle** or other features of the insurance are changed.

Certificate of insurance

The **certificate of insurance** proves that **you** have motor insurance needed by law. The certificate forms part of the policy and shows the people allowed to drive **your vehicle** and the purposes for which **your vehicle** can be used.

Civil partner

The person who **you** have entered into a legal civil partnership with as defined in the Civil Partnership Act 2004 (a civil partnership is a formal arrangement that gives same-sex partners the same legal status as a married couple).

Statement of fact

The information **you** gave in **your** application for this insurance. This includes information given in writing (or spoken) by **you** or by someone on **your** behalf.

Definitions – continued

Throughout this booklet, certain words and phrases are printed in bold type. These words and phrases have the meanings set out below.

Period of insurance

The length of time the insurance cover is in force as shown in the **schedule** and due to the short term nature of the cover will not exceed 7 days.

Insured driver

A person shown on the **certificate of insurance** as a person allowed to drive **your vehicle** and who is not excluded from driving under the conditions and exceptions of the policy or in an **endorsement** to the policy.

Your vehicle

The insured vehicle shown on the **certificate of insurance** including any standard tool kit the manufacturer has supplied with it, and accessories permanently fitted to it. However, this does not apply to accessories shown under 'What is not covered' in policy section 1.

Territorial limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including transporting **your vehicle** by sea between their ports.

Your husband or wife

The person **you** are legally married to (not **your** partner).

Excess

The first part of a claim which **you** must pay. More than one **excess** can apply to **your** policy as shown in **your schedule**. **You** must pay all **excesses** that apply as the first part of any claim.

Endorsement

Wording which changes the terms of the policy or features of the insurance cover. **Endorsements** form part of the policy. The **endorsement** wording is printed in the **schedule** or in a separate document **we** send to **you**.

Insured value

The value of **your vehicle** that **you** told **us** when **you** arranged this insurance. The value is shown in the **schedule**.

Market value

The cost of replacing **your vehicle** with one of the same make, model, specification, year, mileage and condition.

Road Traffic Acts

The laws which include details of the minimum motor insurance cover needed in the **territorial limits**.

Policy section 1

Loss of or damage to your vehicle

What is covered

We will insure **you** against loss of or damage to **your vehicle** caused by:

- > accident or malicious damage;
- > fire; or
- > theft or attempted theft.

If **your vehicle** is damaged so that it cannot be driven safely and the damage is covered by this policy, **we** will pay the reasonable cost of moving **your vehicle** to the nearest repairer or to the nearest place where it can be stored safely. If the repairer is within the **territorial limits**, **we** will also pay the reasonable cost of returning **your vehicle** to **your** address after it has been repaired.

Settling claims

We will choose whether to repair or replace the **insured vehicle** or any parts, or to pay **you** a cash amount to settle **your** claim. If a repair improves the condition of the **insured vehicle**, **we** may ask **you** to pay part of the repair cost.

We will pay up to the **market value** of **your vehicle** (as it is at the time of the loss or damage), but **we** will not pay more than the **insured value**. If **we** choose to pay **you** a cash amount to settle **your** claim and **you** are still paying for **your vehicle** under a finance agreement, **we** will first pay the finance company and then pay any amount that is left over to **you**.

We will pay the cost, but only up to £1,000, to replace or repair permanently fitted audio and navigation systems if the equipment was supplied and fitted by the vehicle manufacturer.

Any payment under this policy in respect of loss or damage

to **your vehicle** will be made to the legal owner.

New vehicle replacement

If **your vehicle** is less than 12 months old from the date of first registration, and it is:

- > stolen and not recovered; or
- > damaged so that the cost of repair is more than 60% of the maker's current list price for a new vehicle of the same make, model and specification;

we will replace **your vehicle** with a new one of the same make, model and specification.

New vehicle replacement does not apply if:

- > **your vehicle** is more than one year old from the date of first registration at the time of the loss or damage;
- > **you** did not buy **your vehicle** from new;
- > the repairs cost less than 60% of the manufacturer's current price list; or
- > a new replacement vehicle of the same make, model and specification is not available in the United Kingdom.

We will only replace **your vehicle** if **you** ask **us** for this benefit, and if a new vehicle of the same make, model and specification is available straight away in the United Kingdom. If **you** do not ask **us** for this benefit, or if a new vehicle of the same make, model and specification is not available straight away in the United Kingdom, **we** will settle **your** claim as shown in 'Settling claims'.

If **you** are still paying for **your vehicle** under a finance agreement, **we** will need the finance company's permission to settle the claim in this way.

Policy section 1 - continued

Loss of or damage to your vehicle

What is not covered

We will not pay for the following.

- > Loss of use of **your vehicle** and any resulting costs or expenses, loss of value including loss of value because of damage whether **you** have it repaired or not, wear and tear, damage to tyres caused by punctures, cuts or bursts, or damage caused by any mechanical, electrical, electronic chip or computer software breaking or failing to work properly.
- > Loss or damage if **your vehicle** is taken or driven without **your** permission by **your** employee or by a member of **your** family or by a person living in **your** home or by a person in a close personal relationship with **you** such as **your** girlfriend or boyfriend, unless there is evidence that they are being prosecuted for taking **your vehicle**.
- > Loss or damage if **your vehicle** is taken or driven by a person who got **your** permission by pretending to be a buyer for **your vehicle** or by offering to sell it for **you**.
- > Loss or damage caused by theft or attempted theft while nobody is in **your vehicle**, unless all the doors, windows and other openings are closed and locked, the vehicle's keys and any other door or ignition unlocking devices such as electronic fobs or cards are removed, and the vehicle's electronic or mechanical security devices are set.
- > Loss of or damage to communication systems, phones, radar detectors, televisions, DVD players, portable navigation equipment or similar equipment.
- > Any amount over £1,000 to replace or repair permanently fitted audio and navigation systems.
- > Loss or damage as a result of a deliberate act by anybody insured under this policy.
- > Any extra costs resulting from parts or replacements for **your vehicle** not being easily available in the United Kingdom.

- > The amount of any **excess** applying to claims under this section of the policy.

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

Policy section 2

Legal liability to other people

What is covered

We will cover **your** legal liability for the death of or bodily injury to any person and damage to property caused by:

- > **you** using or driving **your vehicle**;
- > an **insured driver** driving **your vehicle** for social, domestic and pleasure purposes with **your** permission;
- > any person using (but not driving) **your vehicle** for social, domestic and pleasure purposes with **your** permission;
- > any passenger travelling in **your vehicle**, or getting into or out of **your vehicle**, with **your** permission.

We will also cover the legal liability of the legal personal representatives of any person who has died and who was covered by this section of the policy for causing death, bodily injury or accidental damage.

We will also pay:

- > legal costs and expenses which **we** have previously agreed and which arise from any coroner's inquest, fatal accident inquiry or police prosecution in connection with an accident covered by this policy;
- > the cost of emergency treatment to injured people if the **Road Traffic Acts** say that the payment must be made; and
- > liability to other people when **your vehicle** is being used for towing any single trailer or caravan or broken-down vehicle while it is attached to **your vehicle** and if allowed by law, unless **you** are being paid to tow the attached vehicles.

What is not covered

We will not pay for the following.

- > Loss of or damage to any vehicle or property that belongs to, or is in the care of, any person, company or firm claiming under this policy section.

- > Loss of or damage to any property being towed by, carried on, loaded on, or unloaded from **your vehicle**;
- > Loss of or damage to any trailer, caravan or vehicle (or to any property in the trailer, caravan or vehicle) being towed by **your vehicle** or being towed by a vehicle being driven by **you**;
- > Loss or damage or liability which is the responsibility of the person driving or steering any vehicle being towed by **your vehicle** or being towed by a vehicle being driven by **you**;
- > Any liability which is covered under another insurance policy;
- > Any liability for pollution or contamination unless it is caused by a sudden event which was not deliberate and not expected to happen;
- > Any amount over £1,000,000 for pollution or contamination as a result of any claim, or series of claims caused by one event;
- > Any amount over £20,000,000 for damage to other people's property (including any related indirect loss or damage) and any amount over £5,000,000 for related legal costs and expenses as a result of any claim, or series of claims caused by one event;
- > Any legal costs or other amounts that **you** pay or agree to pay, or that any person, company or firm claiming cover under this policy section pays or agrees to pay, without first getting **our** agreement;
- > Any liability for loss, damage, death or injury that happens anywhere other than on a road and involves anyone, other than the **insured driver** or a passenger in **your vehicle**, bringing property to **your vehicle** for loading or taking property away from **your vehicle** after unloading;
- > Any liability for death or injury to an employee which arises out of or in the course of their employment by **you** or by another person, company or firm covered by this section of the policy. However, **we** will give the minimum cover needed under the **Road Traffic Acts**.

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

Policy section 3

Foreign travel

Compulsory insurance cover outside the territorial limits

Your policy provides the minimum cover **you** need by law for civil liability to other people while **your vehicle** is used in:

1. any country which is a member of the European Union; or
2. any other country which the Commission of the European Union approves as meeting the requirements of Article 7(2) of the European Community Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number: 72/166/CEE). These countries are named on **your certificate of insurance**.

If the minimum insurance needed by law in Great Britain is higher than the minimum needed in the country where **your vehicle** is being used, **we** will provide the minimum needed in Great Britain. **You** do not need a 'green card' to take **your vehicle** to the countries described above if **you** take **your certificate of insurance** with **you**.

What is not covered

What is not covered under section 2 is not covered under this section either (please see page 8). Please also read the general exceptions and general conditions of the policy.

Policy section 4

Personal accident benefits

What is covered

We will pay £5,000 if **you** or **your husband, wife** or **civil partner** are accidentally killed or suffer an injury described below while travelling in, or getting into or out of, **your vehicle** or any private motor car.

Injury

- > Total and permanent loss of sight in one or both eyes.
- > Total and permanent loss of use of one or both hands or one or both feet.

What is not covered

We will not pay the benefit if the injury or death:

- > is the result of suicide or attempted suicide;
- > happens when the person killed or injured is under the influence of alcohol or drugs; or
- > happens when the person killed or injured is aged over 80 on the date of the accident; or
- > happens more than three months after the date of the accident or is not a direct result of the accident.

We will not pay the benefit if **you** are a company or firm.

We will not pay more than £5,000 in any one **period of insurance**, and **we** will not pay more than £5,000 for a single accident, even if the person killed or injured in the accident is insured under more than one policy with **us**.

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

Policy section 5

Windscreens and windows

What is covered

We will pay up to the amount of the windscreen limit shown in the **schedule** for accidental or malicious damage to the windscreen or windows of **your vehicle** including repairing scratches to the bodywork caused by the windscreen or windows being broken by accidental and malicious damage. If a windscreen limit is not shown in the **schedule**, **we** will pay up to the **market value** of **your vehicle**, but **we** will not pay more than the **insured value**.

If **you** do not use **our** chosen windscreen and window repairer, the most **we** will pay under this section is £95 after deducting any **excesses** which **you** must pay. If **you** claim under this policy section, **your** no-claim discount will not be affected.

What is not covered

We will not pay for the following.

- > Damage to any part of a glass or plastic sunroof, roof panel, or foldable roof or removable hood of a convertible vehicle.
- > Damage as a result of a deliberate act by anybody insured by this policy.
- > Loss of use of **your vehicle**.
- > Any extra costs resulting from parts for **your vehicle** not being easily available in the United Kingdom.
- > The amount of any **excess** applying to claims under this section of the policy.

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

Excesses

Compulsory excess

If **your vehicle** or any part of its accessories or spare parts are lost or damaged as a result of accidental damage, fire, theft, attempted theft or malicious damage, **you** will be responsible for the first part of the cost as shown in **your schedule**.

You must pay the compulsory **excess** as well as any other **excesses** that apply to **your** policy.

Windscreen excess

If **your** windscreen or windows of **your vehicle** are damaged as a result of accidental damage or malicious damage, **you** will be responsible for the first part of the cost as shown in **your schedule**.

More than one **excess** can apply to **your** policy as shown in **your schedule** and **you** must pay all **excesses** that apply as the first part of any claim. Other **excesses** that may also apply are described below.

> Young driver excess

If **you** make a valid claim under this policy involving a driver who is under the age of 25 at the time of the claim, **you** must pay an extra **excess**, as well as any other **excesses** shown in **your schedule**.

General exceptions

This policy will not provide cover or benefits under the following circumstances.

1 We will not pay for any loss, damage or liability which arises while the vehicle covered by the **certificate of insurance** is being:

- > used for a purpose which is not allowed by the current **certificate of insurance**;
- > driven by, or is in the charge of, a person who has **your** permission to drive and who is not an **insured driver**;
- > driven by a person who does not hold a driving licence, unless the person has held and is not disqualified from holding or getting a licence;
- > driven by a person who is not keeping to the conditions of the driving licence they hold or are entitled to hold;
- > used to take part in a crime;
- > used in a place used for aircraft taking off, landing, parking or moving including airport service roads that the general public are not allowed to use;
- > used in a race, speed trial, rally, track day or similar motor sporting event; or
- > used in an unsafe or unroadworthy condition.

2 We will not pay for any legal liability which arises under a contract or agreement unless the person, company or firm claiming cover under this policy would have had that liability if the contract or agreement had not existed.

3 We will not pay for any loss, damage or liability which is the direct or indirect result of the following.

- > War, revolution or any similar event.
- > Actual or threatened terrorism or any similar event, or action to control, prevent or stop any terrorist event. (Terrorism is any illegal action involving violence, force or danger to people or property that appears to be intended to:
 - cause fear among the people of a country or state;
 - disrupt any part of the economy of a government, country or state; or

– affect the policy or conduct of a government).

- > Earthquake, riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands.
- > Ionising radiation or radioactive contamination from any nuclear fuel or from nuclear waste.
- > The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
- > Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound.
- > The commercial transportation of bulk hazardous materials such as:
 - liquefied petroleum or gasoline;
 - chemicals or gases in liquid, compressed or gaseous forms; and
 - high explosives such as nitro glycerine, dynamite or any other similar explosive.
- > Anything harmful contained in any goods or property being towed by, carried on, supplied from, loaded on, or unloaded from **your vehicle**.
- > Any harmful or incorrect medical treatment or help given at or from **your vehicle**.

However, **we** will provide the cover needed under the **Road Traffic Acts** for the events shown above.

4 We will not pay for any loss, damage or liability for which legal proceedings have been brought or judgement given in a court outside the United Kingdom, unless the proceedings or judgement are in a foreign country because **your vehicle** was being used in that country and **we** had agreed to provide insurance in that country.

General conditions

1 Your duty

- We** will only provide the insurance cover set out in this policy if:
- > **you** and any person, company or firm claiming cover under the policy keep to the conditions of the policy; and
 - > the **statement of fact** does not contain any fact or declaration which is not true, and **you** have told **us** about any circumstances likely to affect **our** decision to accept **your** application for insurance cover.

2 Other insurance

If any other insurance policies cover the same loss, damage or liability as this policy, **we** will not be liable under this policy.

3 Taking care of the vehicle and any trailer or caravan towed by the vehicle

You and any other person, company or firm insured by the policy must take all reasonable steps to prevent loss of or damage to any vehicle insured by the policy and to keep the vehicle and any trailer or caravan towed by the vehicle in a safe and roadworthy condition. **We** may examine the vehicle, trailer or caravan at any time.

4 Our right of recovery

If **we** have to settle a claim under the law of any country and **we** would not have paid that claim under the terms of the policy, **we** can get back from **you** the amount of any payment **we** have to make.

5 Claim procedure

After any loss, damage or accident, **you** and any person, company or firm insured by the policy must:

- > report the incident to **us** within 48 hours by phoning **our** Vauxhall Claims Helpline on **0844 84 85 844**.

- > give **us** all the information and help that **we** ask for;
- > send **us** every letter, claim, writ or summons immediately without answering it; and
- > tell **us** immediately if there is to be a prosecution, inquest or other court proceedings.

6 Defending or settling a claim

You and any person, company or firm insured by the policy must not admit liability for any loss or damage, or make any offer to pay any claim.

We are entitled to decide exactly how to carry out any legal proceedings or settle any claim and to:

- > take over and defend or settle any claim in the name of any person, company or firm insured by the policy; and
- > take legal action in **your** name, or in the name of any person, company or firm insured by the policy, to get back any payment **we** make.

7 Fraud

We will not pay for any loss, damage or liability if **you** or any person, company or firm insured by the policy makes a claim that is dishonest or exaggerated, or makes a false statement or provides false documents to support a claim.

8 Car sharing

This policy does not insure anyone to use **your vehicle** for hire or reward. However, if passengers in **your vehicle** make a payment towards the cost of a journey, **we** will not class this as use for hire or reward if:

- > **your vehicle** is not designed or adapted to carry more than seven people including the driver;
- > the passengers are not being carried in the course of a business of carrying passengers; and

General conditions – continued

- > the total of the payments made by all the passengers does not include a profit.

9 Customer acceptance

It is a condition precedent to **our** liability that:

- > The **insured driver** has completed and signed a **statement of fact** form acceptable to **us**.
- > **You** will take all reasonable care to ensure that the **statement of fact** form is completed accurately.

10 Changes in circumstances

You must tell **us**, as soon as possible, about any change in circumstances likely to affect **our** decision to continue the insurance. Examples of these changes are:

- > any changes to **your vehicle**, including engine modifications and changes such as fitting alloy wheels, spoilers or skirts;
- > any problem to do with the health of any person who will drive **your vehicle**;
- > a motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive **your vehicle**;
- > changes in the ownership or use of **your vehicle** or in the job of any person who will drive **your vehicle**;
- > changes to **your** address or the address where **your vehicle** is usually kept; and

If a person whose details **you** have not already given **us** is likely to drive **your vehicle**, **you** must give **us** their full details.

11 Cancelling your policy

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

Complaints procedure

We will be pleased to send **you** a copy of **our** procedures for handling complaints if **you** ask **us**. If **you** are not satisfied with **our** service, please let **us** know straight away by phoning **us** on 01422 331166. If **you** want to make a complaint in writing or **you** need more help, please contact **our** Customer Relations Officer at:

Customer Relations
PO Box 549, Halifax HX1 9GX
Fax: 01422 438488
E-mail: CustomerRelations@ProvidentInsurance.co.uk

Complaints procedure – continued

Please tell **us your** claim reference number, **your** policy number or **your** insurance certificate number when **you** contact **us**. Please also give **us your** daytime and evening phone numbers. For **your** and **our** protection, and for training purposes, **we** may record or monitor phone calls.

If **you** are not satisfied with **our** final response to **your** complaint, or if **we** have not given **you our** final response within eight weeks, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR.
Phone: 0845 080 1800
Website: www.financial-ombudsman.org.uk

The FOS will only deal with **your** complaint if **you** are a private policyholder, a business with a group turnover each year of less than £1,000,000, a charity with an income each year of less than £1,000,000 or a trustee of a trust with a net asset value of less than £1,000,000.

Your legal rights are not affected if **you** take any of the steps shown above.

Other important information

We are authorised and regulated by the Financial Services Authority as an insurance company under registration number 202167. **You** can get more information at www.fsa.gov.uk or **you** can phone the FSA on 0845 606 1234.

We are covered by the Financial Services Compensation Scheme. **You** may be able to get compensation from the scheme if **we** cannot continue trading. **You** can get more information about this at www.fscs.org.uk or **you** can phone the FSCS on 020 7892 7300.

Motor Insurance Database – We will add **your** policy details to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). The DVLA and DVLNI may use this information for the purpose of electronic vehicle licensing. The police may also use it to see whether a driver is using their vehicle legally or to prevent and detect crime. If **you** are involved in an accident (in the United Kingdom or abroad), other United Kingdom insurers, the Motor Insurers' Bureau and MIIC may search databases to gather relevant policy information. Anyone making a claim for a road traffic accident (including citizens of other countries) may also gather relevant information which is held on the database. **You** can find out more about this from **us**, or at www.miic.org.uk.

Name
Address
Phone No.
Registration No.
Policy No.

Your Details

Name
Address
Phone No.
Registration No.

Other Driver's Details

Contacting us*

If you have questions about your policy or if you want to change your insurance cover, please contact:
Vauxhall Sales and Services: 0844 84 85 840

To tell us about a claim, please phone us on:
Vauxhall Claims Helpline: 0844 84 85 844

To tell us about a new windscreen or windows claim, please call our approved repairer on:
Autoglass: 0844 375 3370

To report insurance fraud, please call the ABI Cheatline on **0800 328 2550**, for more information visit www.ifig.org

*For your and our protection, and for training purposes, we may record or monitor phone calls.

Carry these pop-out cards with you in case you have an accident

If you have been involved in an accident,
please contact our Vauxhall claims helpline on

0844 84 85 844

If the accident involved another driver, please fill in the 'other driver's details' section on the back of this card.

Your policy number:



INSURANCE

VAUXHALL

If you have been involved in an accident,
please give this card to the other driver.

Please fill in your details on the back of the card.

The other driver should contact us on
01422 286196 for more help.



INSURANCE

VAUXHALL

Vauxhall Motor Insurance is underwritten by Provident Insurance plc. Provident Insurance plc is authorised and regulated by the Financial Services Authority. Provident Insurance plc Registered in England Number 877728. Registered Office: Lakeside House, Hebble Brook Business Park, Hays Lane, Halifax, HX2 8UL. Provident Insurance aims to continually reduce the impact of its activities on the environment.

INSURANCE



VAUXHALL