

Vauxhall Motor Insurance Policy

This is a Policy Summary only and does not contain the full terms and conditions of your insurance contract; these can be found in your Policy Booklet. A copy of the Policy Booklet is available on request. Significant or unusual exclusions or limitations are referenced to the Policy Booklet as shown in tabular format at the end of this policy summary.

Vauxhall Motor Insurance is a motor insurance policy provided by Provident Insurance Plc. Your Vauxhall Motor Insurance policy is the contract between you and us and includes the **policy booklet**, the **schedule**, the **certificate of insurance** and any **endorsements** we send to you, as detailed in the Policy Booklet.

What does Vauxhall Motor Insurance cover me for?

Your level of cover is indicated on your schedule. There are two different levels of cover, which are summarised below, with the lowest cover shown first:

- **Third Party Fire & Theft (TPFT)** – if you or an insured driver is involved in an accident, you or an insured driver is covered for damage you cause to other people's vehicles or property or for injuries they sustain. You are also covered for loss or damage to your own vehicle caused by fire or theft.
- **Comprehensive (Comp)** – in addition to the cover provided above, you or an insured driver are also covered for damage your vehicle sustains in an accident and damage caused by vandalism.

Can my Vauxhall Motor Insurance policy contract be cancelled?

This is an annual contract. The inception and renewal dates for your policy are shown in your schedule and certificate of insurance.

If you do not want to accept the policy and you return the certificate of insurance to us within 14 days of receiving this booklet, we will refund the premium for the exact number of days left on the policy. We reserve the right to charge an administration charge of up to £20 for any costs incurred.

The policy may be cancelled mid-term in the following circumstances:

- by us, or other person acting for us, by giving you seven days' notice in writing to your last known address (if this happens, we will return the premium for the time left on the policy), or
- by you, by returning the current Certificate of Insurance to us (if this happens, providing no incident giving rise to a claim has occurred in the current period of insurance, you will be entitled to a refund of premium for the exact number of days left on the policy less an administration charge of up to £35).

How do I notify a claim under my Vauxhall Motor Insurance policy?

Should you wish to make a claim under your Vauxhall Motor Insurance policy you should call our Vauxhall Claims Helpline on **0844 84 85 844**. This number is open 24 hours a day, 365 days a year. It is a condition of your policy that you must report incidents to us as soon as possible. You must tell us immediately if there is to be a prosecution, inquest or other court proceedings as a result of the incident. You must not admit liability, settle, reject, negotiate or agree to pay any claim without our written permission and must send us any letters you receive from other people involved in the incident immediately without answering them.

How do I make a complaint about my policy?

We value the opportunity to investigate concerns you may have about our service. We are committed to handling complaints fairly, thoroughly and promptly. We will be pleased to send you a copy of our procedures for handling complaints if you request one which can be obtained via the telephone number or address detailed below.

If you have a complaint please phone us on 01422 331 166 or write to us at the following address: Customer Relations Team, PO Box 549, Halifax, HX1 9GX.

Financial Services Compensation Scheme

Provident Insurance is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Provident Insurance cannot meet its obligations (e.g. if Provident Insurance go out of business, into liquidation or are unable to trade).

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme (www.fscs.org.uk, telephone number 0207 892 7300).

Other important information

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

We are authorised and regulated by the Financial Services Authority as an insurance company under Registration No. 202167. You can get more information at www.fsa.gov.uk or you can phone the FSA on 0845 606 1234.

Vauxhall Motor Insurance policies are underwritten by Provident Insurance plc. Registered in England number 877728.

Features, benefits and significant limitations	Comp cover	TPFT cover	Policy Section
<p>Loss of or damage to your vehicle caused by accident, or vandalism - Provides cover up to the insured value shown on your schedule. Any payment under this policy in respect of loss or damage to your vehicle will be made to the legal owner.</p> <p>What is not covered:</p> <ul style="list-style-type: none"> Loss or damage if your vehicle is taken or driven without your permission by your employee, member of your family, by a person living in your home or by a person in a close personal relationship; or Loss or damage caused by theft or attempted theft while no one is in your vehicle, unless all doors, windows, other openings are closed and locked, the keys or ignitions unlocking devices are removed and security devices are set. 	✓	x	1
<p>Loss of or damage to your vehicle caused by fire, theft or attempted theft - Provides cover up to the insured value shown on your schedule. Any payment under this policy in respect of loss or damage to your vehicle will be made to the legal owner.</p> <p>What is not covered:</p> <ul style="list-style-type: none"> Loss or damage if your vehicle is taken or driven without your permission by your employee, member of your family, by a person living in your home or by a person in a close personal relationship; or Loss or damage caused by theft or attempted theft while no one is in your vehicle, unless all doors, windows, other openings are closed and locked, the keys or ignitions unlocking devices are removed and security devices are set. 	✓	✓	1
<p>Audio equipment, phone equipment and navigation systems - Provides cover for the replacement (including fitting) or repair of equipment such as radios, speakers and CD or cassette players.</p> <p>We will pay the cost, but only up to £1,000, to replace or repair permanently fitted audio, phone and navigation systems. If the policy cover is third party fire and theft and the audio equipment was not fitted as standard by the vehicle manufacturer, we will only pay up to £500 to replace or repair it. Cover only applies to permanently fitted equipment. Excluding communication systems, phones not permanently fitted, radar detectors, televisions, DVD players, portable navigation equipment or similar equipment.</p>	✓	✓	1
<p>Courtesy car - In the event of damage to your vehicle you will be offered use of a loan car whilst repairs to your vehicle are carried out. A courtesy car is available if your vehicle is repairable when using one of our approved repairers and is subject to availability. Standard policy terms apply to your use of the courtesy car.</p> <p>The courtesy car will not necessarily be equivalent to your vehicle's make and model.</p>	✓	✓	1
<p>New vehicle replacement - Available on request if your vehicle is less than 12 months old from the date of first registration and it is damaged so that the cost of repair is more than 60% of the maker's current list price.</p>	✓	x	1
<p>New vehicle replacement - Available on request if your vehicle is less than 12 months old from the date of first registration and it is stolen and not recovered.</p>	✓	✓	1
<p>Legal liability to other people - Provides cover for legal liability for the death or bodily injury to any person or damage to property.</p>	✓	✓	2
<p>Legal liability to other people: Driving other cars - Cover is the minimum cover needed by law for civil liability to other people only.</p> <p>This cover only applies if you still own your vehicle and you are over 21 years old. This cover does not allow use to release a motor vehicle, other than your vehicle, which has been seized by, or on behalf of, any government or public authority.</p>	✓	✓	2
<p>Towing - The cover your policy provides continues to apply while your vehicle is being used to tow a trailer, a caravan or a broken down vehicle, providing it is not being towed for reward.</p>	✓	✓	2 and General Conditions

Features, benefits and significant limitations	Comp cover	TPFT cover	Policy Section
<p>Foreign Travel - Your policy provides the minimum cover you need by law for civil liability to other people while your vehicle is used in:</p> <p>1. any country which is a member of the European Union;</p> <p>2. any other country which the Commission of the European Union approves as meeting the requirements of Article7(2) of the European Community Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (no. 72/166 CEE).</p> <p>Cover is the minimum cover needed by law for civil liability to other people only.</p> <p>If you have paid an additional premium and full foreign use cover is shown on your schedule, your policy automatically provides the cover shown on your schedule for up to 90 days, in any one period of insurance while you are using your vehicle in the countries referred to at 1 and 2 above.</p>	<p>✓</p> <p>(Optional - full foreign use cover is available up to 90 days)</p>	<p>✓</p> <p>(Optional - full foreign use cover is available up to 90 days)</p>	<p>3</p>
<p>Personal accident - Provides cover up to £5,000 should you, your spouse or civil partner be killed, suffer the loss of sight, hands or feet while travelling in your vehicle, or getting into or out of any private vehicle.</p>	<p>✓</p>	<p>×</p>	<p>4</p>
<p>Personal Belongings - Personal cover for loss of or damage to personal belongings in your vehicle caused by accident, fire, theft or attempted theft.</p>	<p>✓</p> <p>(£100 limit)</p>	<p>×</p>	<p>5</p>
<p>Medical Expenses - If you, or any person in your vehicle, sustain any bodily injury as a direct result of an accident involving your vehicle, we will, at your request refund the cost of medical treatment in connection with such injury up to the amount of £100 for each person injured, provided indemnity is not being sought under any other motor insurance policy.</p>	<p>✓</p>	<p>×</p>	<p>6</p>
<p>Windscreen damage or breakage to glass - Provides cover for accidental or malicious damage to the windscreen or windows of your vehicle. You will have to pay the amount of any excess shown in your schedule. This is reduced where you use one of our recommended glass repair or replacement companies.</p>	<p>✓</p>	<p>Optional</p>	<p>7</p>
<p>Replacement Locks - Provides cover to replace the doors and boot locks on your vehicle if the keys, lock transmitter or entry card are stolen and not recovered.</p>	<p>✓</p> <p>(£250 limit)</p>	<p>×</p>	<p>8</p>
<p>Protected No Claim Discount - Available on request for policyholders with 4 years or more No Claim Discount. You will only lose your discount if there are more than two fault claims in any three years of insurance.</p>	<p>Optional</p>	<p>Optional</p>	<p>General conditions</p>

	Other important information	Policy section
Excesses	<p>You must pay the amount of any excess shown in your schedule toward the cost of repairs to your vehicle for damage caused by accident, malicious damage, fire, theft, or attempted theft.</p> <p>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.</p>	Shown on Policy Schedule and in your Policy Booklet under excesses section
Change of circumstances	<p>You must tell us as soon as possible about any change in circumstances likely to affect our decision to continue the insurance or deal with a claim. Examples of these changes are:</p> <ul style="list-style-type: none"> • changes in the number of vehicles owned or regularly driven by you or by members of your family who live with you; • changes of any type to your vehicle including engine modifications and changes such as fitting alloy wheels or 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 • if a person whose details have not previously been given to us is likely to drive your vehicle, you must give us full details. <p>Please note that any changes made to your policy mid-term may incur an administration charge.</p>	Shown in the Policy Booklet under general conditions