



Vauxhall Free 7 Day 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.

What is Vauxhall Free 7 Day Insurance?

Vauxhall Free 7 Day Insurance is a motor insurance policy provided by Provident Insurance Plc. Your Vauxhall Free 7 Day 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 on in the Policy Booklet.

A copy of the Policy Booklet is available on request from your motor dealer.

What does Vauxhall Free 7 Day Insurance cover me for?

Vauxhall Free 7 Day Insurance provides comprehensive cover for the period of 7 days as stated on the insurance schedule.

We will cover your vehicle for any loss or damage sustained in an accident, following fire or theft or as a result of vandalism. We will also cover you for any damage you cause to other people's vehicles or property or for injuries they sustain.

Can my Vauxhall Free 7 Day Insurance policy contract be cancelled?

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

How do I notify a claim under my Vauxhall Free 7 Day Insurance policy?

Should you wish to make a claim under your Vauxhall Free 7 Day 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

Our aim is to get it right first time and every time, if you are not happy with our final response to your complaint, or if we have not given you a final response within eight weeks you may refer your complaint to the Financial Services Ombudsman to review your case. This is a free and impartial service.

Motor Insurance Database (MID)

We will add your policy details to the MID, run by the Motor Insurers' Bureau (MIB). 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 UK or abroad), other UK insurers and the Motor Insurers' Bureau may search databases to gather relevant policy information. Anyone making a claim for a road traffic accident may gather relevant information which is held on the database. You can find out more about this from us, or at www.mib.org.uk

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 cannot meet its obligations (e.g. if Provident 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 Free 7 Day Insurance is underwritten by Provident Insurance plc. Registered in England number 877728

Features & benefits	Exclusions & limitations	Policy Section
<p>Loss of or damage to your vehicle caused by accident, vandalism, fire theft or attempted theft Provides cover up to the insured value shown on your Policy Schedule.</p>	<p>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.</p> <p>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 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 equipment that was supplied and fitted by the vehicle manufacturer.</p> <p>Cover only applies to permanently fitted equipment. Excluding telephones, televisions, portable navigation systems, CB and other transmitting or receiving equipment.</p> <p>Any payment under this policy in respect of loss or damage to your vehicle will be made to the legal owner.</p>	1 (£1,000 limit)
<p>Navigation system equipment Provides cover for the replacement (including fitting) or repair of equipment.</p>	<p>We will pay the cost, but only up to £1,000, to replace or repair permanently fitted navigation systems equipment that was supplied and fitted by the vehicle manufacturer.</p> <p>Cover only applies to permanently fitted equipment. Excluding telephones, televisions, portable navigation systems, CB and other transmitting or receiving equipment.</p> <p>Any payment under this policy in respect of loss or damage to your vehicle will be made to the legal owner.</p>	1 (£1,000 limit)
<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:</p> <ul style="list-style-type: none"> damaged so that the cost of repair is more than 60% of the maker's current list price; or stolen and not recovered. 	<p>The benefit only applies if a new vehicle of the same make, model and specification is available straight away in the UK.</p>	1
<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>	<p>Cover is not provided for loss or damage to any single trailer, caravan or broken-down vehicle whilst it is attached to your vehicle.</p>	2 and General Conditions

Features & benefits	Exclusions & limitations	Policy Section
<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>	<p>What is not covered:</p> <ul style="list-style-type: none"> any amount over £20 million for damage to other people's property (including any related indirect loss or damage) and any amount over £5 million for related legal costs and expenses as a result of any claim, or series of claims caused by one event; or We will not pay for loss or damage to any vehicle or property that you or any person claiming under this policy section owns or possesses. 	2
<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> <ol style="list-style-type: none"> any country which is a member of the European Union 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>Cover is the minimum cover needed by law for civil liability to other people only.</p>	3
<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>		4
<p>Windscreen damage or breakage to glass Provides cover for accidental or malicious damage to the windscreen or windows of your vehicle.</p>	<p>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>If you do not use one of our chosen windscreen repairers, the most we will pay under this section is £95 after deducting excesses.</p> <p>If you claim under this policy section, your no-claim discount will not be affected.</p> <p>What is not covered</p> <ul style="list-style-type: none"> damage to any part of a glass or plastic sunroof, roof panel, or foldable roof or removable hood of a convertible vehicle; or damage as a result of a deliberate act by anybody insured by this policy. 	5
<p>Driving Other Cars</p>	<p>There is no driving other cars extension under this policy.</p>	
<p>Courtesy car provision</p>	<p>There is no courtesy car provision under this policy.</p>	
<p>Personal Belongings cover</p>	<p>There is no personal belongings cover under this policy.</p>	

General exclusions and conditions		
	Significant exclusions or limitations	Policy section
Damage claim excesses	You will 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.	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"> • if a person whose details have not previously been given to us is likely to drive your vehicle, you must give us full details. 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; and • changes to your address or the address where your vehicle is usually kept <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