

Last updated: December 2015

PLEASE RETAIN THIS DOCUMENT FOR FUTURE REFERENCE

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in our Policy Document. This Policy Summary does not form part of the Policy Document.

You may need to review and update your cover periodically during the term of your policy to ensure that it remains adequate. Please also ensure that you have read the section below concerning vehicles insured on an 'agreed value' basis.

SUMMARY OF COVER – 12 MONTH CONTRACT	POLICY SECTION	COMP	TPF&T	FIRE & THEFT ONLY	DAMAGE, FIRE & THEFT
Unlimited indemnity in respect of any claims by a third party for personal injury	1	Yes	Yes	No	No
£20,000,000 indemnity in respect of any claims by a third party for property damage. This indemnity limit reduces to £5,000,000 if the damage is caused by a vehicle with a gross weight of more than 5 tonnes	1	Yes	Yes	No	No
Legal defence costs with our written consent	1	Yes	Yes	No	No
Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft	2	Yes	Yes	Yes	Yes
Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism	2	Yes	No	No	Yes
Audio cover – there is no limit on the level of cover if fitted by the manufacturer at the time the vehicle was made. The maximum amount we will pay if the equipment was permanently fitted to the vehicle but not by the manufacturer as standard specification is 10% of the vehicle's market or agreed value up to a maximum of £500 for any claim arising out of one incident	2	Yes	Yes	Yes	Yes
Satellite Navigation cover – there is no limit on the level of cover if fitted by the manufacturer at the time the vehicle was made. The maximum amount we will pay if the equipment was permanently fitted to the vehicle but not by the manufacturer as standard specification is 10% of the vehicle's market or agreed value up to a maximum of £500 for any claim arising out of one incident	2	Yes	Yes	Yes	Yes
Spare parts and accessories – 10% of your vehicle's market or agreed value up to a maximum of £1000 for spare parts and accessories whilst in or on the vehicle or kept in your locked private garage at the address declared to us. Evidence of ownership may be requested in the event of a claim	3	Yes	No	No	Yes
Windscreen/Glass – the amount we will pay is limited to £500 (including VAT) and is subject to a standard compulsory windscreen excess per claim provided our approved glass supplier is used. If our approved supplier is not used then a higher windscreen excess will apply. Please refer to your schedule which will show the windscreen excess that will apply. There is a maximum limit of £500 for all claims made in any one period of insurance	4	Yes	No	No	No
Personal belongings cover up to £300 and Child Seat replacement (for vehicles that have soft tops or removable hard tops, personal belongings must be kept in a locked boot for cover to apply). For Motor Caravans, extended cover is also provided for camping equipment only, whilst inside the insured vehicle or attached to it, up to a limit of £3,500 per claim and subject to a single item limit of £200. Additional cover is also provided for awnings or gas bottles up to £1,000	5	Yes	No	No	No
Replacement keys and locks – 10% of the vehicle's market or agreed value up to a maximum limit of £750	6	Yes	No	No	No
Foreign travel – the minimum cover required by law is provided in any EU country. Full policy cover can be provided free of charge for up to 90 days or a quarter of the period of insurance (whichever is lower) for EU countries subject to certain terms and conditions; this cover is increased to 180 days in respect of Motor Caravans	9	Yes	Yes	No	No

No Claim Bonus

As this is a specially rated policy, a no claim bonus does not usually apply.

Vehicle Use

The standard use is Social, Domestic and Pleasure purposes; however, other uses may be agreed upon request and subject to Underwriters' approval. Please refer to the 'Limitations as to Use' section on your Certificate of Insurance to find out what use your vehicle is covered for. Please note this insurance does not cover any form of hiring, racing, pacemaking, speed testing or competitions, performance testing, use on any race track or test circuit, use on any off-road course or ground, the carriage of goods or passengers for hire or reward, or any purpose in connection with the motor trade.

Off-Road Use (4x4 Vehicles Only)

Where a policy is arranged on a 4x4 vehicle, off-road cover is available upon request for Club arranged off-road open days or Club arranged green lane events. The cover provided under this extension is for pleasure purposes only and excludes all elements of competition use. Please check with your Broker to find out whether your policy includes this extension of cover.

Driving Other Cars

This extension of cover is normally excluded therefore please check your Certificate of Insurance and Policy Schedule.

Limited Mileage

Most policies are arranged on a limited annual mileage basis. Please ensure you have requested the correct mileage limit for your requirements.

WARNING: If you exceed the annual mileage limit stated in the endorsements section of your policy schedule, then the cover under your policy will revert to the minimum cover provided under the current Road Traffic Act.

Mid-Term Adjustments

If you make a permanent change to your policy during the current period of insurance, or require a duplicate copy of your policy documents, we will charge you a fee to cover our administration costs. Please refer to our Policy Document for further details.

Vehicle Value

Policies are usually arranged on a 'market value' basis. However, if you require an 'agreed value' policy then we will give individual consideration of this upon request. Should this be agreed it will be subject to receipt and approval of at least six recent photographs showing all aspects of the vehicle along with any other supporting documentation we may request (until such time market value will apply). If your policy has been arranged on an 'agreed value' basis and you believe the value of your vehicle has changed to that stated on your policy schedule (e.g. following market changes, restoration work or modifications), then you must advise us as soon as possible in order to ensure your vehicle is adequately insured (evidence may be required).

Cooling-Off Period – Your Right of Cancellation

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed. This 14 day period will commence from either the inception date of the contract or the date on which you receive the full terms and conditions of the contract, whichever is later. A pro-rata charge will be made for the cover we have provided plus an administration fee as detailed in our policy booklet. Further information regarding the procedure for cancelling your policy is contained in our Policy Document under 'General Conditions'.

Policy Cancellation

You may cancel the policy at any time by contacting your Broker (please see our Policy Document for further information). A proportionate return of premium will be given in accordance with the following scale:

Period not exceeding	30 Days	60 Days	90 Days	Over 90 Days
Proportion of premium refunded	60%	40%	20%	No Refund

Note 1: if your policy has been arranged on a Military Vehicle scheme, no refund of premium will be given if the policy is cancelled after the cooling-off period due to the specialist rating of this product.

Note 2: if a claim has been made during the current period of insurance, no refund of premium will be given if the policy is cancelled.

Garaging

If your insurance has been accepted on the understanding that the vehicle is garaged overnight, an endorsement will apply to the policy requiring the vehicle to be securely garaged during the hours of 10pm to 6am. If your policy schedule contains such an endorsement and it is not complied with then this policy will not cover your vehicle for any loss or damage. Your Broker will be able to advise you whether this endorsement will apply.

Significant Exclusions

The following is a brief list of significant exclusions and is not the full list. This insurance does not cover you for:

- Any compulsory or voluntary policy excess which applies as shown in the policy schedule (Section 2 & 4 Exclusions);
- Wear and tear, depreciation and any mechanical or electrical failures or breakages (Section 2 Exclusions);
- Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver (Section 2 Exclusions);
- Loss or damage from fraud, trickery or deception e.g. someone claiming to be a buyer, a buying or selling agent or by accepting a form of payment a bank or building society will not authorise (Section 2 Exclusions);
- Loss or damage to your vehicle if it has been left un-locked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows or sunroof open or if reasonable precautions have not been taken to protect it (Section 2 Exclusions);
- Costs which exceed the market value of your vehicle or the value declared on your policy schedule if the market value is more, if your vehicle is insured on a 'market value' basis (Section 2 Exclusions);
- Costs which exceed the value declared on your policy schedule if your vehicle is insured on an 'agreed value' basis (Section 2 Exclusions);
- Loss or damage caused by acts of war, riot, earthquake or terrorism (General Exclusions Section).

We also exclude use of the insured vehicle(s) where any part of a relevant act of law is contravened or where use of the insured vehicle(s) is not on 'Terra Firma'.

Claims

In the event of a claim please call our claims notification line on **0333 555 5909**.

Complaints Procedure

If you wish to make a complaint about any aspect of your insurance please contact: Complaints, KGM Motor Insurance, St James House, 27-43 Eastern Road, Romford RM1 3NH Tel: 020 8530 7351; Fax: 020 8530 7037; E-mail: compliance.kgm@canopus.com. In the event that you remain dissatisfied you can refer the matter to the Complaints Team at Lloyd's. Please contact: Complaints Team, Lloyd's, One Lime Street, London, EC3M 7HA. Tel: 020 7327 5693; Fax: 020 7327 5225; E-mail: complaints@lloyds.com. Website: www.lloyds.com/complaints. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk. The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: 0800 023 4567 or 0300 123 9123; E-mail: complaint.info@financial-ombudsman.org.uk. Further details will be provided at the appropriate stage of the complaint process. The complaints procedure is without prejudice to your rights to take legal proceedings.

Financial Services Compensation Scheme

In the event that KGM Motor Insurance is unable to meet its liabilities and pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the scheme is available on the FSCS website at www.fscs.org.uk or you can contact them on 0800 678 1100 or 020 7741 4100.

