

keyfacts®



Policy Summary

Please note that this Policy Summary does not describe the full terms and conditions of your policy with Premier Underwriting Limited so please take time to read the insurance policy booklet to make sure you understand the cover it provides. You may also ask your insurance advisor for further details.

INSURANCE COMPANY

Premier Underwriting Ltd for and on behalf of Premier Insurance Company Limited.

Premier Underwriting Limited is registered in England and Wales (Reg. No. 3760475) and its registered address is located at 37 Commercial Road, Poole, Dorset, BH14 0HU

TYPE OF INSURANCE

Private Car

SIGNIFICANT FEATURES AND BENEFITS

	Comprehensive	Third Party Fire & Theft	Third Party Only
Damage to Your Vehicle – loss of or damage to your vehicle including spare parts and accessories	Yes – refer to Section 1 of the policy.	Yes if caused by Fire or Theft – refer to Section 2 of the policy.	No cover is provided.
Courtesy Car	May be available if you make a claim for damage to your Vehicle. Note a courtesy Vehicle is not guaranteed. Ask your insurance advisor for full details.	No cover is provided.	No cover is provided.
Windscreen Replacement – subject to excess shown on the certificate and/or schedule	Yes – subject to an excess of £80, but cover may be limited if an approved repairer is not used. Refer to Section 1 of the policy.	No cover is provided.	No cover is provided.
Windscreen Repair – subject to excess shown on the certificate and/or schedule	Yes – subject to an excess of £10, but cover may be limited if an approved repairer is not used. Refer to Section 1 of the policy.	No cover is provided.	No cover is provided.
Entertainment and Communication Equipment – permanently fitted to your vehicle	Yes – certain equipment is covered up to £250. Refer to Section 1 of the policy.	Yes – certain equipment is covered up to £100 if caused by Fire or Theft. Refer to Section 2 of the motor policy.	No cover is provided.
Personal Effects – whilst in or on your vehicle	Yes – covered up to £100. Refer to Section 1 of the policy.	No cover is provided.	No cover is provided.
Replacement Car	Included – refer to Section 1 of the policy.	No cover is provided.	No cover is provided.
Medical Expenses – cover included for each injured person.	Yes – up to £100. Refer to Section 1 of the policy.	No cover is provided.	No cover is provided.
Personal Accident Benefits	Cover is provided to insured and spouse/civil partner (as defined in the Civil Partnership Act 2004) if aged under 70 at the time of the claim for death, loss of sight/limb(s). Refer to Section 1 of the policy.	No cover is provided.	No cover is provided.
Theft of Keys	Cover is included up to £500. Refer to Section 3 of the policy.	Cover is included up to £500. Refer to Section 3 of the policy.	No cover is provided.
Liability to other people – cover for all amounts you are legally liable for in respect of death or bodily injury to any other person or damage to their property caused by your vehicle or any towed trailer/disabled vehicle.	Covered – up to £20 million including costs and expenses. Refer to Section 4 of the policy. (There is no cover for the trailer/vehicle being towed.)	Covered – up to £20 million including costs and expenses. Refer to Section 4 of the policy. (There is no cover for the trailer/vehicle being towed.)	Covered – up to £20 million including costs and expenses. Refer to Section 4 of the policy. (There is no cover for the trailer/vehicle being towed.)
Emergency Treatment Fees	Included – refer to Section 4 of the policy.	Included – refer to Section 4 of the policy.	Included – refer to Section 4 of the policy.
Foreign Use – the policy cover is extended to include foreign use in certain countries up to 90 days – refer to the "Driving Abroad" section of the policy booklet.	Yes – for Social Domestic and Pleasure purposes. Cover may be increased to include business use at an additional premium.	Yes – for Social Domestic and Pleasure purposes. Cover may be increased to include business use at an additional premium.	Yes – for Social Domestic and Pleasure purposes. Cover may be increased to include business use at an additional premium.

SIGNIFICANT/UNUSUAL EXCLUSIONS AND LIMITATIONS:

	Comprehensive	Third Party Fire & Theft	Third Party Only
Excesses	A standard £200 Accidental Damage, Malicious Damage, Fire and Theft excess applies in addition to any risk specific excesses. Refer to your insurance advisor for details of any risk specific excesses.	A standard £100 Fire and Theft excess applies in addition to any risk specific excesses. Refer to your insurance advisor for details of any risk specific excesses.	No excesses apply.
Entertainment and Communication Equipment – NOT permanently fitted to your vehicle	No cover is provided.	No cover is provided.	No cover is provided.
Fuel – kept in your vehicle or private garage	No cover is provided.	No cover is provided.	No cover is provided.
Keys left in or on your vehicle – Damage to or loss of your vehicle or its accessories through theft when your vehicle is left unattended.	No cover is provided unless the ignition key is removed and all doors, windows and other openings are closed and locked. Refer to section 1 of the policy.	No cover is provided unless the ignition key is removed and all doors, windows and other openings are closed and locked. Refer to section 2 of the policy.	No cover is provided.
Driving an unsafe, damaged or unroadworthy vehicle or one with no valid MOT	No cover is provided. Refer to General Exclusion 1 of the policy.	No cover is provided. Refer to General Exclusion 1 of the policy.	No cover is provided. Refer to General Exclusion 1 of the policy.
Towing – damage to or loss of any trailer/vehicle being towed	No cover is provided.	No cover is provided.	No cover is provided.
Driving Other Cars – third party only cover may be included whilst driving a private vehicle not belonging to or hired by you.	No Cover is provided.	No Cover is provided.	No Cover is provided.
Drink and Drugs – any accident, injury, loss, damage or liability	No cover is provided if an accident happens whilst you or any person named as a driver under this motor policy is found to be over the prescribed limit for alcohol, is driving whilst unfit through drink or drugs, whether prescribed or otherwise, or fails to provide a sample of breath, blood or urine when required to do so, without lawful reason. Refer to General Exclusion 9 of the policy.	No cover is provided if an accident happens whilst you or any person named as a driver under this motor policy is found to be over the prescribed limit for alcohol, is driving whilst unfit through drink or drugs, whether prescribed or otherwise, or fails to provide a sample of breath, blood or urine when required to do so, without lawful reason. Refer to General Exclusion 9 of the policy.	No cover is provided if an accident happens whilst you or any person named as a driver under this motor policy is found to be over the prescribed limit for alcohol, is driving whilst unfit through drink or drugs, whether prescribed or otherwise, or fails to provide a sample of breath, blood or urine when required to do so, without lawful reason. Refer to General Exclusion 9 of the policy.

ALL POLICIES**PERIOD OF INSURANCE**

The length of time covered by the policy is 12 months.

CANCELLATION

We hope you are happy with the cover this policy provides. However, you may cancel the policy within 14 days after it has been taken out or (if later) within 14 days of your receipt of the policy documents without giving any reason. If that happens, we will refund your premium after first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled.

The policy may also be cancelled:

- by you at any point by contacting your insurance advisor – full details of any charges can be found under the General Conditions contained in the policy.
- by us at any time by giving you 7 days notice of cancellation – full details may be found under the General Conditions contained in the policy.

You are reminded that it is an offence to keep a vehicle without insurance unless it is formally declared to the Driver and Vehicle Licensing Agency (DVLA) as being off the road via a Statutory Off Road Notification (SORN).

CLAIMS CONTACT DETAILS

CLAIMS TELEPHONE NUMBERS	CLAIMS ADDRESS
<p>You should report immediately any accident or loss under the policy to:</p> <p>If cover is comprehensive: Freephone 0800 096 9629</p> <p>If cover is non-comprehensive: Freephone 0800 096 9629</p> <p>For all windscreen/window claims: Call 0345 075 1966. Calls to this number cost no more than your standard local or national landline rate.</p>	<p>Premier Claims Service PO Box 119 Cheltenham GL51 4YD</p>

COMPLAINTS PROCESS

Premier Underwriting Limited is committed to providing you with a high quality service and pay claims fairly and promptly under the terms of this motor insurance policy. If you have an enquiry or complaint regarding your insurance, please write to, the Managing Director of Premier Underwriting Limited at the registered address which is 37 Commercial Road, Poole, Dorset, BH14 0HU.

1st November 2016

PICL PC MAIN 0616

Complaints that we or Premier Insurance Company Limited cannot resolve may be referred to the Financial Ombudsman Service. You can get further details from us at the appropriate stage of the complaints process.

FINANCIAL SERVICES COMPENSATION SCHEME ("FSCS")

If Premier Insurance Company Limited is unable to meet its liabilities under the policy, you may be entitled to compensation from the FSCS. You can get more information about compensation scheme arrangements from the FSCS.