

Car Insurance

www.thegreeninsurancecompany.com



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(This cover applies if You have paid the Legal Expenses Insurance Premium)

Data Protection, Finding and Stopping Fraud

It is important that You read this section and show it to anyone else insured to drive The Car. We need to give You this information to meet Data Protection laws. It explains how Your Insurer may use Your details and tells You about the systems and registers they and others have in place, which may allow them to find and stop fraudulent applications and claims.

The savings that they make help them to keep premiums and products competitive.

When You tell Us or Your Insurer about any incident (for example, an accident, fire or theft) information about it will be passed to the registers. Your Insurer may search these databases when You apply for insurance, make a claim, or at the time of renewal to check Your claims history or that of any other person likely to be involved in the policy. Your Insurer and other organisations may also search these agencies and databases to help make decisions about the supply and administration of insurance and related services, to manage Your insurance policy, and to check Your identity to prevent money laundering. If You ask, Your Insurer can give further details of the databases they use. Your Insurer may undertake credit searches and conduct additional fraud searches.

Information relating to Your insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- I. Electronic Licensing
- II. Continuous Insurance Enforcement;
- III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- IV. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If You are involved in a road traffic accident (either in the UK, the EEA or certain other territories), Insurers

and or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds Your correct registration number. If it is incorrectly shown on the MID You are at risk of having Your vehicle seized by the Police.

You can check that Your correct registration number details are shown on the MID at www.askmid.com. Insurers use various other databases to help check the information given and also to stop and find insurance-related fraud. This includes, but is not limited to; the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd), the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI), Insurance Hunter and Credit Industry Fraud Avoidance System.

If You give false or inaccurate information to Us or to Your Insurer and they suspect fraud, they will record this.

We or Your Insurer may answer enquiries by the police about Your policy during their investigations. To administer Your policy or to protect Your interests, We or Your Insurer may share the data supplied (either by You or on Your behalf) to other organisations such as solicitors, loss adjusters or loss assessors.

To help Us to keep to Our service standards, and to prevent and detect fraud, We may record or listen to phone calls.

Compensation Scheme

Your Insurer is covered by the Financial Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that they cannot meet their obligations to You. The compensation will depend on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Motor Insurance - Policy Summary

Types of Cover

Your current Schedule shows what You are covered for. The different kinds of cover are shown below.

Comprehensive

Sections A, B, C, D, E, F, G, H, I, J and K apply.

Third party fire and theft

Sections A, C, H, I and J apply.

Sections A & C only covers You for losses from fire and theft.

Third party only

Sections H, I and J apply.

Remember - The general terms, conditions and exclusions apply to all sections of this insurance.

Legal Expenses Policy

This cover applies if You have paid the Legal Expenses Insurance premium (as shown on Your covering letter), please see pages 27 to 38 for full details of the cover given.

Motor Policy Summary

This is a summary of cover available under The Green Insurance Company Motor Policy. It does not include all the policy benefits, limits and exclusions. For full terms and conditions please refer to the main policy wording.

This is an annual private car insurance policy underwritten by the Insurer named at the top of Your Certificate of Insurance. The contract is based on information You give The Green Insurance Company. You must tell The Green Insurance Company of any changes to the information.

The contract is made up of:

- The policy, this gives full details of the terms and conditions.
- The Schedule, this shows the Period of Insurance, which sections of the policy apply, whether Your cover is comprehensive (comp), third party fire and theft (TPF&T) or third party only (TPO) and details of applicable Excesses and Endorsements.
- The Certificate of Motor Insurance, this shows the registration number of The Car insured, who may drive and what The Car can be used for.

Motor Insurance - Policy Summary

Cover	Comp	TPF&T	TPO	Significant Limitations	Policy Section
Liabilities to third parties	Yes	Yes	Yes	£20 million limit for third party property damage and £5 million for costs and expenses.	H
Use of The Car in the EU	Yes	Yes	Yes	Extend policy cover for up to 90 days	I
Driving a car which does not belong to You	Yes	Yes	Yes	Cover only applies for the policy holder and if shown on the Certificate of Motor Insurance. Cover is TPO.	H
Accidental Damage to own car	Yes	No	No	Market Value. Subject to Excesses. Additional Excesses for Young or inexperienced drivers. New car replacement.	A
Damage to own car by fire or theft	Yes	Yes	No	Market Value. The Excess shown on Your insurance Schedule. New replacement car.	C
Audio, navigation and Entertainment Equipment	Yes	Yes	No	Comprehensive cover unlimited for standard fit. £300 limit if TPF&T and/or non-standard fit.	A&C
Personal belongings	Yes	No	No	Up to £100.	F
Broken windscreen and window glass	Yes	No	No	£75 Excess. £100 limit if glassline is not used.	B
Personal accident	Yes	No	No	Policyholder, spouse and civil partner, and any passenger in the insured car. Death £2,500, Loss of sight or limb £1,500. Policy limit £10,000 each accident and £2,500 any one person.	D
Medical Expenses	Yes	No	No	Up to £100 each person.	E

Significant Exclusions

Cover	Significant Limitations	Policy Section
Loss of or damage to The Car	<p>Extra costs due to parts or replacements not being available within the Geographical Limits.</p> <p>Caused by a member of the family or household taking The Car without Your permission.</p> <p>Caused by deception.</p> <p>New car replacement for cars up to 1 year old and You must be the first and only registered keeper.</p>	<p>A, B & C</p> <p>A & C</p> <p>A & C</p> <p>A & C</p>
Driving a car which does not belong to You	<p>Use outside the Geographical Limits. A car registered outside the Geographical Limits.</p> <p>If The Car is disposed of or damaged beyond economical repair.</p> <p>Use of a car that is otherwise uninsured.</p>	H
Audio, navigation and entertainment equipment	<p>Telephones.</p> <p>Equipment not permanently fitted to The Car.</p>	A & C
Broken window and window glass	<p>Sunroof and hood mechanisms.</p> <p>Windows and windscreens unless made of glass.</p>	B
Excesses – depending on damage	You will have to pay the amount of Excess shown in Your Schedule. The amount will vary depending on the type of damage.	A, B & C
Excesses – young/inexperienced driver	You will have to pay an additional Excess if Your vehicle is damaged while driven by a young/inexperienced driver.	A
Excesses – limited mileage	You will have to pay an additional excess if Your policy has a limited mileage clause (Endorsement 007 will show on Your Schedule), the limit is exceeded, and there is a claim.	Endorsements
European Cover	The policy extends the same level of cover You have in the UK to the countries listed in section H of Your policy. This cover does not apply; if You are using any vehicle other than Your own vehicle, if Your permanent home is not in the British Isles for more than 90 days per Period of Insurance.	I
New car replacement	<p>You are not covered if:</p> <p>Your vehicle is not within the 1st year of registration</p> <p>You are not the Vehicles 1st registered owner</p> <p>The cost of repair is more than below 60% of the vehicle value.</p>	A & C
Theft Cover	Excludes loss or damage to Your vehicle by theft if; left unlocked or with the keys in or on it, or the vehicle is an open top/convertible and the hood has been left open/unlocked, or as a result of someone taking it by fraud or trickery.	C
Personal belongings terms	<p>Cover does not apply;</p> <p>To money, tickets, documents, jewellery, furs, goods or samples</p> <p>If Your vehicle is an open-top, convertible or motor-caravan</p> <p>If any window, door, roof opening, removable roof panel or hood is left open or unlocked</p> <p>If the keys (or any device needed to lock The Car) are left in or on The Car.</p>	F
Personal Accident cover	<p>For anyone:</p> <p>Aged over 80</p> <p>Driving under the influence of drink or drugs</p> <p>Not wearing a seat belt</p> <p>That commits suicide or attempted suicide.</p>	D

Motor Insurance - Policy Summary

Procedures

Cancellation Procedure

14 day cooling off:

- You have 14 days from the start date of the policy or the date You receive the policy documents (whichever is the later) to cancel the cover. Cancellation is subject to return of the certificate of motor insurance to The Green Insurance Company, who will refund the unused premium.

You will not be entitled to any refund if a total loss claim has been made on the policy.

The policy can be cancelled mid term:

- By phoning Us on 0800 952 8181 and subject to return of the Certificate of Motor Insurance to us;
or
- By Us or Your Insurer giving You 7 days' notice in writing sent to Your last known address. You must return the Certificate of Motor Insurance.

Please refer to policy condition 8 in the policy wording for details of any refund that may be available to You.

Cancellation if Your Insurer stops trading.

In the unlikely event that Your Insurer stops trading (for example, because of insolvency), We or Your Insurer or their representative will write to You at Your last known address, giving You seven days notice.

How to Make a Claim

Telephone the new claim helpline on 0800 952 8181.

This helpline is open 24 hours a day, 365 days a year.

Please have details of the incident and Your policy details available. If You do not have policy details You will need to quote Your registration number. Alternatively You can write to Your Insurer at the address shown on Your insurance documents.

If You have comprehensive cover, telephone the glassline on 0845 634 6188 if Your windscreen or windows only are damaged.

Complaints Procedure

The full complaint procedure is shown in the policy document (Section titled "What to do if You Have a Complaint").

If Your complaint is about the service provided by Your Insurer, You should contact Your claim handler or a customer service adviser at the address/phone number shown on Your insurance documents. If after following Your Insurer's complaint procedure Your complaint remains unresolved, You may be entitled to refer it to the Financial Ombudsman Service or any other applicable named complaints scheme. Your Insurer will advise You if this is possible when they send their final written response.

Financial Services Compensation Scheme

In the event that Your Insurer is unable to meet its liabilities, You may be entitled to compensation from the Financial Services Compensation Scheme. Full details are in the policy.

Motor Insurance - Policy Wording

Contract of insurance

Introduction

Please read this policy document, the Schedule and Certificate of Motor Insurance carefully, so You know what You are insured for. Make sure You read the policy exclusions, conditions and any Endorsements that apply. If the cover is not what You want or You have any questions, please contact Us immediately.

This is a legally binding contract of insurance between You (the policyholder) and Your Insurer named at the top of the Certificate of Insurance. It is not intended that the Contract (Rights of Third Parties) Act 1999 gives anyone else either rights under this policy or the right to enforce any part of it. Your Insurer has agreed to insure You under the terms, conditions and exclusions in this wording and any Endorsements that apply. You are insured for any liability, loss or damage that happens as long as You have paid, or agreed to pay the premium. This policy replaces all earlier issues of Our policy wording.

This contract of insurance is based on the information You gave Us on the Statement of Insurance and any other information You gave us. It is an offence under the Road Traffic Act to make a false statement or withhold any information in order to obtain a Certificate of Motor Insurance. Failure to supply accurate and complete answers may mean that Your policy is invalid and that it does not operate in the event of a claim. If You are in any doubt about whether a piece of information is relevant to Your answer, please ask us.

By insuring with The Green Insurance Company, You agree to any amounts You may owe us, or Our debt recovery agency, being deducted from any premium refund due to You. For Your convenience and protection, We will automatically renew Your policy

unless You tell Us not to. We will write to You before the policy renewal date to remind You of this and to let You know what the new payments will be. When renewing Your policy We will take payment from the most recent bank or payment card details that You have given us.

We will apply an administration charge for changing any of Your Policy details. Our charge will cover Our costs and is not part of this insurance contract.

On behalf of the Insurer.



Jason Banwell
Managing Director

The Green Insurance Company
Authorised Signatory

The Green Insurance Company is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA register number is 469333.

Motor Insurance - Policy Wording

Service standards

We, Your Insurer or Lloyds will acknowledge Your complaint within a maximum of five working days of receiving it. You will be told who will be dealing with Your complaint and when You should expect a reply.

We, Your Insurer or Lloyds would normally expect to resolve Your complaint within 20 working days. Where this is not possible You will be kept informed and in all cases You will receive a final written response within a maximum of 40 working days (8 weeks) from when Your complaint was received.

Financial Services Compensation Scheme

Your Insurer is covered by Financial Services Compensation Scheme (FSCS) which means that You may be entitled to compensation if they are unable to meet their obligation to You. Further information about this is available from the Financial Conduct Authority or the FSCS. The contact information is: The FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100
E-mail: enquiries@fscs.org.uk

Important customer information

Under policy condition 9 on page 24, You must tell us about any of the following changes straight away. If You do not tell Us about these changes, Your policy may no longer be valid or a claim may not be paid.

You must tell Us if;

- You sell The Car, change The Car or its registration number, or You get another car
- There is any change of drivers

- Anyone who drives The Car gets a motoring conviction (including fixed penalty offences)
- Anyone who drives The Car develops a health condition which should be notified to the DVLA
- You change the purpose The Car is used for
- Anyone who drives The Car changes job, or starts a new job, including any part-time work, or stops work
- The Car is changed from the manufacturer's original specification (including the addition of optional fit accessories such as spoilers, alloy wheels, body kits etc.)
- You take The Car abroad, either for more than 90 days or outside the European Union
- You change Your address or the address where You keep The Car overnight
- Anyone who drives The Car passes their driving test or has their driving licence revoked
- The details on Your policy change
- The Car is involved in an accident or fire, or someone steals, damages or tries to break into it
- Anyone who drives The Car is involved in an accident or has a vehicle damaged or stolen even if no claim was made
- There is a change to Your estimated annual mileage
- Anyone who drives The Car has insurance refused, cancelled or has special terms put on their insurance
- There is a change of main user of The Car

This list is not exhaustive and the premium and/or terms may alter as a result of any changes. Please ask Us for help if You are not sure whether to tell Us about certain information.

What to do if you have an accident

The law says

- You must stop if You are involved in any incident involving an injury to any person or certain animals, or if other vehicles or roadside property are damaged.
- If You own the vehicle, You must give Your name, address and insurance details to anyone who has a good reason for asking. If You do not own the vehicle, You must give the owner's name and address and the registration mark of the vehicle.
- If there is either an injury or You do not give Your details to anyone at the scene, You must report the incident to the police within 24 hours, and present Your Certificate of Motor Insurance to them within five days.

To help with the claims process

Do not admit fault, offer to pay for anything or sign anything.

Try to collect the following information. This will help to speed up Your claim.

- Full details of the other drivers, including their phone numbers, and the registration numbers of all vehicles involved. This will allow Your Insurer to contact anybody else involved straight away and, if You are not at fault and they manage to recover any money they pay, Your No Claim Discount will not be affected.
- Details of any injuries
- Other property damage
- Details of any witnesses (if there are any)
- Police officers and their report references (if any)
- Full details of what happened

- Third party name, address, Insurer details and policy number.

Taking photos with a camera or mobile phone can help to confirm certain accident details.

Provide Your Insurer with the information above and send any letters or documents You get about the accident (which You must not answer) to Your Insurer as well.

Next steps

- Call the 24-hour claims helpline as soon as possible on 0800 952 8181 (see page 11).
- There will be a phone number on all correspondence from Your Insurer for You to call if You need to contact them. Please remember to have Your claim reference number ready when You call.
- Please remove all personal belongings from the car before it is taken for assessment or repair.
- Page 16 shows details of how claims are settled for sections A and C.

Please note:

Your Insurer is not responsible for recovering uninsured losses such as Your policy Excess. This cover is provided by MotorPlus and details can be found at the rear of this booklet. You must have purchased cover to use this service.

What to do if The Car is stolen

- Tell Us about the loss as quickly as You can by calling us on 0800 952 8181
- If You know where the vehicle is, try to make sure that it is safe and secure
- If the vehicle is not found, We will ask You to send all vehicle documents and keys directly to Your

Motor Insurance - Policy Wording

Insurer (we will give You their name and address when You report the theft to us)

- You must tell Us immediately if The Car is found after it has been stolen
- You must contact the police in the event of theft/ attempted theft.

Broken windscreen and window glass

If You have comprehensive cover:

- Call the glassline on 0845 634 6188 to arrange for the glass to be repaired or replaced. If You phone this number and use one of the Insurer's chosen glass companies, cover is unlimited. If You do not, the most Your Insurer will pay is £100 after taking off any Excess.
- Repairing a windscreen or window instead of replacing it can save You paying a £75 Excess, as well as reducing waste. Ask about this when calling the glassline on the number above.

The drawings below may help You to recognise whether or not the break can be repaired.

Cracks up to five centimetres (two inches) and breaks the size of a £1 coin can generally be repaired.



'Bullseye' 'Starbreak' 'Combination'

If You do not have comprehensive cover, You can still phone the number above but You will have to pay the cost of replacing or repairing the windscreen or window.

Claims helpline 0800 952 8181

**A claims helpline open 24 hours a day,
365 days a year**

Why not save this number in Your mobile phone so that You will have it available if You have an accident.

We or Your Insurer may record or monitor calls for training purposes, to improve the quality of service, and to prevent and detect fraud. The claims helpline is operated by MotorPlus Limited.

Start of the claims process

- If The Car is involved in an incident or You need to make a claim; please phone the claims helpline as soon as possible.
- To help them deal with Your call efficiently, please have Your Certificate of Motor Insurance and details of the incident with You when You call. If You are at the scene of the accident and do not have Your Certificate of Motor Insurance with You when You call; please give them The Car registration number.
- All correspondence will be answered within five working days of receipt.

Repair service for an incident within the Geographical Limits

Repairs

If damage to The Car is covered and it can be repaired, and provided You have contacted the claims helpline an Approved Repairer will contact You to arrange to collect The Car. Repairs made by Approved Repairers are guaranteed for three years.

Authorisation

You do not need to get any estimates, and repairs can begin immediately after they have been authorised.

Motor Insurance - Policy Wording

Delivery

When the work is done, the Approved Repairer will contact You to arrange a convenient time to deliver The Car back to You.

Paying for repairs

Your Insurer will pay the repair bill. All You need to do is pay any policy Excess directly to the approved repairer when they deliver The Car back to You.

If The Car cannot be repaired

If The Car cannot be economically repaired, You will be offered a settlement amount usually within one week of Your Insurer receiving the engineer's report. Once this amount is agreed, Your Insurer will either send You a cheque or make payment direct to Your bank account after receiving all outstanding documentation for Your vehicle.

If The Car is a total loss (a "write-off"), You must send in all the original documents that Your Insurer asks for (for example, the vehicle registration document (V5) and the current MOT certificate). Your Insurer will arrange for an appointed salvage agent to collect the vehicle to dispose of it. Please remember to remove all Your personal belongings and tax disc from The Car before it is collected.

Refer to page 17, 'How Your claim will be settled under sections A and C', for further information.

If You have comprehensive cover, You have the following extra services.

Keeping You mobile while The Car is being repaired within the geographical limits

To keep You mobile, while using an approved repairer, You will be offered a small courtesy car while Yours is being repaired. The Approved Repairer at their discretion may, with Your agreement, provide an alternative solution more suitable for You.

If Your Insurer decides that The Car can be economically repaired by one of their approved repairers and if it cannot be driven, You will be provided with a courtesy car for as long as the repairs take. If The Car can still be legally driven (in other words it is roadworthy), the courtesy car will be delivered when The Car is collected for repairs.

While You have the courtesy car You will be liable to pay any fines for parking or driving offences or congestion charges and any additional costs for non-payment of these charges. You will need to produce an appropriate credit or debit card to the Approved Repairer to cover these costs.

Meaning of words

Throughout this policy certain words and phrases are used. These have the meanings set out below.

Approved Repairer

A vehicle repairer approved by Your Insurer.

Certificate of Motor Insurance

Proof of the motor insurance needed by law. The Certificate of Motor Insurance shows:

- What car is covered; and
- Who is allowed to drive The Car; and
- What the car can be used for

Endorsement

A clause that alters the cover provided by the policy.

Entertainment & Communication Equipment

Any:

- radio, cassette, compact disc or other audio equipment;
- phone or other communication equipment; or
- visual navigation equipment while fitted into Your vehicle.

Excess

The part of a claim You must pay. Sometimes more than one Excess can apply, in which case they are added together.

Motor Insurance - Policy Wording

Geographical Limits

Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and while The Car is being transported between any of these countries.

Insurer

The insurance company or Lloyd's syndicate which covers You and whose name is shown on:

- Your Certificate of Motor Insurance;
- Your Schedule

Market Value

The cost of replacing The Car with one of a similar age, type, mileage and condition, immediately before the loss or damage happened.

No-Claim Discount

A discount from Your premium if You do not make a claim, or if You are not involved in an accident which may lead to a claim. Your Schedule shows the number of years No-Claim Discount You have.

Period of Insurance

The length of time that the contract of insurance applies for. This is shown on the Schedule.

Schedule

The document which describes:

- You – The cover that applies and the period of insurance
- Any other permitted driver; and
- Any other details of Your policy that are specific to You.

Statement of Insurance

The form which gives details of:

- You;
- any other permitted driver; and
- all the information that You told Us about or someone told Us about on Your behalf

Terrorism

Terrorism as defined in the Terrorism Act 2000.

The Car

Any motor vehicle that You have given Us details of and for which We have issued a Certificate of Motor Insurance.

The Car's registration number will be shown on Your latest Certificate of Motor Insurance. Accessories and spare parts are included in the definition of The Car when they are with The Car or locked in Your own garage.

We, our, Us

The Green Insurance Company,
PO Box 10078, Glasgow G71 9BG.

You, Your

Whoever is named as the policyholder in Your Certificate of Motor Insurance and Your Schedule.

Your cover

Section A - Damage to The Car

What is covered:

- Damage to The Car caused by accidental or malicious damage, or vandalism.
- The cost of replacing or repairing The Car's audio, navigation and Entertainment Equipment up to the following amounts:
 - Unlimited for equipment fitted as original equipment by the manufacturer; or
 - £300 for any other equipment provided this equipment is permanently fitted to The Car.

To keep You mobile, within the Geographical Limits only, You will be offered a small courtesy car, free of charge, while The Car is being repaired by an Approved Repairer.

If Your Insurer decides that The Car can be economically repaired by one of their approved repairers and if it cannot be driven, You will be provided with a courtesy car for as long as the repairs take.

If The Car can still be legally driven (in other words, it is roadworthy), You will be provided with a courtesy car when The Car is being taken in for repair.

The Approved Repairer may, with Your agreement, provide an alternative solution to a courtesy car that is more suitable for You

Motor Insurance - Policy Wording

See page 16 for details of how Your claim may be settled.

What is not covered:

- The Excesses shown in the Schedule; and
 - i) The first £400 of any claim if the person driving The Car at the time of the accident is under 21; or
 - ii) The first £300 of any claim if the person driving The Car at the time of the accident is:
 - Aged 21 or over but under 25; or
 - Aged 25 or over but has not held a full driving licence issued within the Geographical Limits or the European Union for at least a year.

You must pay these amounts for every incident that You claim for under this section.

- Loss of or damage to The Car caused by fire or by theft
- Loss of use of The Car
- Wear and tear
- Mechanical, electrical, electronic and computer failures or breakdowns or breakages
- Damage to Your tyres caused by braking, punctures, cuts or bursts
- The cost of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the Geographical Limits.
- Any amount over the cost shown in the manufacturer's latest price guide, plus reasonable fitting costs for any lost or damaged parts or accessories if such parts or accessories are not available
- Loss of or damage to telephone or other communication equipment
- The Car losing value after, or because of, repairs
- Loss of or damage to The Car resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer

- The Car being confiscated, repossessed or destroyed by or under order of any government or public or local authority
- Loss of or damage to any radar detection equipment
- Loss of or damage to any audio, navigation and Entertainment Equipment unless this Equipment is permanently fitted to The Car
- Loss of or damage to The Car caused by a member of Your immediate family, or a person living in Your home, taking The Car without Your permission
- Use to secure the release of any other vehicle which has been seized or confiscated by or on behalf of any government or public authority.

Section B - Broken windscreen and window glass

What is covered:

- The cost of repairing or replacing the windscreen or windows in The Car if broken or damaged during the Period of Insurance
- The cost of repair to the bodywork that has been damaged by broken glass from the windscreen or windows.

If You phone the glass line (see page 11) and use one of the Insurer's chosen glass companies, cover is unlimited. If You do not, the most Your Insurer will pay under this section is £100 after taking off any Excess.

A claim under this section only will not affect Your No Claim Discount.

Motor Insurance - Policy Wording

What is not covered:

- The first £75 of any claim if the glass is replaced rather than repaired.
- Loss of use of The Car.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the Geographical Limits.
- Any amount over the cost shown in the manufacturer's latest price guide, plus reasonable fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- Mechanical, electrical, electronic or computer failures or breakdowns or breakages to sun roof and hood mechanisms.
- Repair or replacement of any windscreen or window unless it is made of glass.

Section C - Fire and theft

What is covered:

- Loss of or damage to The Car caused by fire, theft or attempted theft.
- The cost of replacing or repairing The Car's audio, navigation, and Entertainment Equipment up to the following amounts:
 - unlimited if Your cover is comprehensive and the equipment is fitted as original equipment by the manufacturer; or
 - £300 for any other fitted equipment or if Your cover is third party fire and theft provided this equipment is permanently fitted to The Car.

See page 16 for details of how Your claim may be settled.

What is not covered:

- Loss of or damage to The Car when no one is in it unless all its windows, doors, roof openings or hood are closed and locked and all keys or

devices needed to lock The Car are with You or the person authorised to use The Car.

- The first amount of any claim. This amount will be shown on Your Schedule of insurance under fire and theft Excess.
- Loss of use of The Car.
- Wear and tear.
- Mechanical, electrical, electronic and computer failures or breakdowns or breakages.
- The cost of importing parts or accessories or storage costs caused by delays where the parts or accessories are not available from current stock within the Geographical Limits.
- Any amount over the cost shown in the manufacturer's latest price guide, plus reasonable fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- Loss of or damage to telephone or other communication equipment.
- The Car losing value after, or because of, repairs.
- Loss of or damage to The Car caused by a member of Your immediate family, or a person living in Your home, taking The Car without Your permission.
- Loss of or damage to The Car resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.
- The Car being confiscated, repossessed or destroyed by or under order of any government or public or local authority.
- Loss of or damage to The Car and returning it to its legal owner.
- Loss of or damage to any radar detection equipment.
- Loss of or damage to any audio, navigation and Entertainment Equipment unless this equipment is permanently fitted to The Car.
- The cost of any item which caused fire damage to Your vehicle.

Motor Insurance - Policy Wording

How Your claim will be settled under sections A and C

Your Insurer will choose whether to repair The Car or pay You a cash amount equal to the cost of the loss or damage. If The Car cannot be driven because of damage that is covered under this policy, they will pay for The Car to be protected and taken to the nearest Approved Repairer.

If The Car is economically repairable

- If The Car is repaired by one of Your Insurer's Approved Repairers, please see 'Repair service for an incident within the Geographical Limits' on page 11.
- You do not need to get any estimates, and repairs can begin immediately after they have been authorised.
- An Approved Repairer will contact You to arrange to collect The Car. Repairs made by approved repairers are guaranteed for three years.
- Your Insurer will also pay the reasonable costs of delivering The Car back to Your address when the damage has been repaired.
- If You do not want to use an Approved Repairer, You will need to send Your Insurer an estimate for them to authorise and they may need to inspect The Car. Your Insurer reserves the right to ask You to get additional estimates.
- You will have to pay any policy Excess direct to the repairer.
- If the condition of The Car is better after the repair than it was just before it was damaged, Your Insurer may ask You to pay something towards it.
- The repairer can use parts, including recycled parts, that compare in quality to those available from the manufacturer.

If The Car is a total loss (a "write off")

- Once an engineer has inspected and assessed the Market Value of The Car, You will be sent an offer of payment.

- If there is any outstanding loan on The Car, Your finance company may be paid first. If Your Insurer's estimate of the Market Value is more than the amount You owe the finance company, You will be paid the balance.

- If the estimate of the Market Value is less than the amount You owe the finance company, You may have to pay them the balance. Any payment Your Insurer makes for a total loss claim will be after they have taken off any policy Excess and any unpaid premium for this policy.

- When You accept Your Insurers' offer for The Car being a total loss, The Car will belong to them. You must return Your Certificate of Motor Insurance, when asked to do so. You will have 30 days from the day the settlement cheque is issued to You to change Your vehicle on the policy. After this time, Your policy will be cancelled and You will not be entitled to any refund of premium.

By buying this policy You agree that Your Insurer can handle Your claim in this way.

Replacement car

You will not be paid more than the Market Value of The Car unless:

- The loss or damage happens before The Car is a year old and You are its first and only registered keeper; and
- You have owned the car (or it has been hired to You under a hire-purchase agreement) since it was first registered as new; and
- The cost of repair is valued at more than 60% of the cost of buying an identical new car at the time of the loss or damage (based on the UK list price); and
- The Car was supplied as new within the Geographical Limits

In these circumstances, if You ask Your Insurer to, they will replace The Car (and pay reasonable delivery charges) with a new car of the same make, model and specification.

Motor Insurance - Policy Wording

Your Insurer will only do this if:

- they can buy a car straight away within the Geographical Limits; and
- they have permission from the hire-purchase company (if this is how You bought The Car and You have not finished paying for it).

Section D - Personal accident

If You or Your spouse or civil partner are accidentally killed or injured while getting into, travelling in or getting out of The Car (or any other private car that You do not own):

What is covered:

- Death - £2,500
- Total and permanent loss of sight in one eye - £1,500
- Total and permanent loss (at or above the wrist or ankle) of one hand or one foot - £1,500

This cover also applies to any passenger who is getting into, travelling in or getting out of The Car (as long as there is a passenger seat for that person).

What is not covered:

- Death or injury happening more than 3 months after the accident.
- Death or injury being caused by something other than an accident involving a car.
- Death or injury caused by suicide or attempted suicide.
- Death of or injury to any person convicted of driving while under the influence of drink or drugs at the time of the accident.
- Death of or injury to any person not wearing a seat belt when they have to by law.
- More than £10,000 for any one accident.
- More than £2,500 to any one person for any one accident.
- To anyone aged over 80 at the time of the accident.

If You or Your spouse or civil partner has more than one motor policy with Your Insurer, they will only pay under one policy.

Section E - Medical expenses

What is covered:

- Up to £100 in medical expenses for each injured person if You or anyone in The Car is injured in an accident involving The Car.

Section F - Personal belongings

What is covered:

- Personal belongings in The Car which are lost or damaged following an accident, fire or theft involving The Car. The policy will pay for the cost of the item, less an amount for wear and tear and loss of value.

What is not covered:

- More than £100 for each incident.
- Any goods, tools or samples which are carried as part of any trade or business.
- Loss of or damage to telephone equipment.
- Money, stamps, tickets, documents and securities (such as share or bond certificates).
- Loss or damage when no-one is in The Car unless all its windows, doors, roof openings or hood are closed and locked and all keys or devices needed to lock The Car are with You or the person authorised to use The Car.
- Loss of or damage to any radar detection equipment.
- Theft of personal belongings, unless they are hidden in a glovebox or luggage compartments and the vehicle is locked when it is unattended

Section G - Replacement Locks

You are insured for up to £500 towards the cost of replacement, for Your vehicle if the keys, transmitters or entry cards for Your vehicle are stolen and it is

Motor Insurance - Policy Wording

reasonable to believe that any person who has them knows the identity or garaging address of Your vehicle. Your Insurer will pay towards the cost of replacing: The door locks and/or the boot lock. The ignition/steering lock. The lock transmitter, ignition keys, entry cards and central locking interface.

What is not covered:

This section of Your insurance does not cover any of the following.

- Theft that has not been reported to the police within 24 hours.
- Lost or damaged keys, transmitters or entry cards.
- Replacement of alarms or other security devices used in connection with Your vehicle.
- Theft of keys, transmitters or entry cards that were left in or on the vehicle if the vehicle was left unlocked or unattended.
- Theft where reasonable care was not taken to prevent the incident.
- Keys, transmitters or entry cards taken by a family member/person resident at Your address.

Section H - Liabilities to third parties

What is covered:

Cover for You

Legal liability for the death of or injury to any person and damage to property caused by or arising out of:

- You using The Car.
- You using a motor car not belonging to You and not hired to You under a hire-purchase agreement or leased to You under a leasing agreement, provided that:
 - Your current Certificate of Motor Insurance allows You to do so; and
 - You have the owner's permission to do so; and
 - You still have The Car and it has not been damaged beyond economical repair nor been stolen and not recovered; and
 - the motor car is registered within the Geographical Limits; and
 - You are not using the motor car outside of the Geographical Limits; and
 - You are not insured under any other insurance to drive the motor car; and

- there is a current and valid policy of insurance held For that motor car in accordance with the Road Traffic Acts.

- You using The Car to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to The Car and if allowed by law, provided it is not being towed for hire or reward.

Cover for other people

Legal liability for the death of or injury to any person and damage to property caused by or arising out of;

- Any person driving The Car with Your permission (as long as Your Certificate of Motor Insurance shows that he or she is allowed to drive The Car). The person driving must not be excluded from driving The Car by any Endorsement, exception or condition.
- Any person using (but not driving) The Car, with Your permission, for social, domestic and pleasure purposes.
- Any passenger in, getting into or getting out of The Car.
- Any person using The Car, with Your permission as long as Your Certificate of Motor Insurance shows that he or she is allowed to drive The Car, to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to The Car and if allowed by law, provided it is not being towed for hire or reward.

Your Insurer will also pay:

- Solicitor's fees for representation at any coroner's inquest, fatal accident inquiry or magistrates court (including a court of equal status in any country within the Geographical Limits);
- Legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving caused by an accident covered under this policy;
- Any costs and expenses for which Your employer or business partner is legally liable as a result of You using The Car for their business;
- Any other costs and expenses for which Your Insurer has given their written permission; and
- Charges set out in the Road Traffic Acts.

If anyone who is insured by this section dies while they are involved in legal Action, the same cover as they had will be given to their personal legal representatives.

Motor Insurance - Policy Wording

What is not covered:

- Any amount that Your Insurer has not agreed to in writing.
- Death of or injury to any of Your employees during the course of their work, even if the death or injury is caused by anyone insured by this policy.
- Loss of or damage to property owned by or in the care of the person who is claiming cover under this section.
- Loss of or damage to a vehicle, trailer, trailer caravan or broken-down vehicle covered by this policy.
- Any claim for pollution or contamination, unless it is caused by a sudden, identifiable event which was unintended and unexpected and happened at one specific time and place.
- Any amount over £1 million for one pollution or contamination event.
- Any amount over £20 million, exclusive of costs and expenses, for any one claim or series of claims arising from one event that causes loss of or damage to property.
- Any amount over £5 million for all costs and expenses, for any one claim or series of claims arising from one event that causes loss of or damage to property.

However, the minimum cover needed under motor insurance law will be provided.

Section I - Using The Car abroad

What is covered:

Legal liability to others while You or any other driver covered by this policy is using The Car within the European Union and any other country which has agreed to follow Article 7(2) of the EU Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number 72/166/EEC). You do not need an International Motor Insurance Card (Green Card) for visits to these countries;

Andorra	Germany	Netherlands
Austria	Gibraltar	Norway
Belgium	Greece	Poland
Bulgaria	Hungary	Portugal
Croatia	Iceland	Romania
Cyprus	Republic of Ireland	Slovakia
Czech Republic	Italy (including San Marino and Vatican City)	Slovenia
Denmark	Latvia	Spain
Estonia	Lithuania	Sweden
Finland	Luxembourg	Switzerland
France (including Monaco)	Malta	(including Liechtenstein)

The cover shown on Your Schedule will apply for up to 90 days in any Period of Insurance while You are using The Car within the countries referred to above.

Your Insurer may agree to extend the cover for more than 90 days as long as:

- The Car is taxed and registered within the Geographical Limits; and
- Your main permanent home is within the Geographical Limits; and
- Your visit abroad is only temporary; and
- You tell Us before You leave on 0800 952 8181; and
- You pay any premium We ask for.

If You want the cover shown on Your Schedule to apply outside the countries referred to on the left, You must:

- tell Us a before You leave on 0800 952 8181.
- get Our written agreement to cover You in the countries involved; and
- pay any premium we ask for.

You are covered for the payment of customs duty if The Car is damaged and Your Insurer decides not to return it after a valid claim on the policy.

Motor Insurance - Policy Wording

What is not covered:

- Driving any other vehicle outside of the Geographical Limits (see definition on page 12), even if Your Certificate of Motor Insurance allows You to drive any other vehicle.

Section J - No Claim Discount

As long as a claim has not been made during the Period of Insurance immediately before Your renewal. Your Insurer will include a discount in Your renewal premium. You may not transfer this discount to any other person.

If a claim is made during the Period of Insurance, the discount will be stepped back in accordance with Your Insurer's current scale.

Your No Claim Discount will not be affected if the only claims made are for a broken windscreen or window glass under Section B.

You may have to pay a higher premium or Excess if any claims are made.

Section K - Child seat cover

In the event of an insured incident, providing the child seat is in the vehicle at the time of the incident We will contribute towards the cost of a replacement child safety seat up to £100 per seat, even if there is no apparent damage. This cover is subject to You making a claim under Section A - Damage to The Car.

Policy exclusions

1. This policy does not cover loss, damage, injury or legal liability arising directly or indirectly from any of the following:

- The Car being driven by, or being in the charge of, someone who is not described on Your Certificate of Motor Insurance as entitled to drive.
- The Car being driven, with Your permission, by anyone who You know does not hold a driving licence or is disqualified from driving. However, cover will still be given if the person used to hold a licence and is allowed to hold one by law.
- The Car being driven by someone who does not meet all the conditions of their driving licence.
- The Car being used for a purpose that is not shown as covered on Your Certificate of Motor Insurance.

This exclusion will not apply while The Car is with a member of the motor trade for servicing or repair.

2. This policy is not valid if payment is received for carrying passengers in The Car, unless as part of a car sharing agreement. This is covered as long as:
- The Car is not made or altered to carry more than eight people including the driver;
 - You are not carrying the passengers as part of a business of carrying passengers; or
 - You are not making a profit from the payments You receive.
3. This policy does not cover loss, damage, injury or legal liability arising directly or indirectly from the following:
- Ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste arising from burning nuclear fuel;
 - The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or part of that equipment;
 - Pressure waves caused by aircraft (and other flying objects) travelling at any speed;
 - War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection or military or usurped power.
 - Acts of Terrorism.

Motor Insurance - Policy Wording

4. This policy does not cover loss, damage, injury or legal liability arising directly or indirectly from earthquake, riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands, except under section G.
5. This policy does not cover any liability You accept under an agreement or contract, unless You would have been legally liable anyway.
6. Any decision or Action of a court which is not in the territorial limits is not covered by this policy unless the proceedings are brought or judgment is given in a foreign court because The Car was used in that country and Your Insurer had agreed to cover it there.
7. This policy does not cover loss, damage, injury or legal liability arising directly or indirectly from any motor car being in a place used for the take-off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come within the Customs examination area or any part of airport premises to which the public does not have vehicular access.

However, the minimum cover needed under motor insurance law will be provided.

Endorsements

(These only apply if shown on Your Schedule)

Endorsement 001 - No-Claim Discount protection

You will not lose any of Your No Claim Discount as long as no more than two claims (including claims made against You) are made in the last three periods of insurance.

You may have to pay a higher premium or Excess if any claims are made.

Endorsement 002 - Excluding drivers under 25

You will not be covered while Your vehicle is being driven by or is in the charge of anyone who is under 25.

Endorsement 003 - Excluding drivers under 30

You will not be covered while Your vehicle is being driven by or is in the charge of anyone who is under 30.

Endorsement 005 - Official use clause

You are insured while Your vehicle is being used by You on official business. If You get a mileage allowance for this or for carrying passengers, Your Insurer will not class it as use for hiring or for carrying passengers for hire or reward.

Endorsement 007 - Limited mileage

Your Insurer has lowered Your premium because You have agreed that You will not drive more than the number of miles every year shown on Your Statement of Insurance.

If You go over this mileage You will have to pay any additional premium due as well as an additional £250 towards any claim for accidental damage or loss to Your vehicle. This amount is in addition to any other Excesses that may apply.

Endorsement 012 - Security

Your Insurer will not pay for any loss or damage under Section C of this policy if any security or tracking device fitted to The Car has not been set or is not in full working order, or the network subscription for the maintenance contract of any tracking device is not current.

Endorsement 015 - Compulsory Overnight Location

Your Insurer will only be liable for claims for fire, theft or attempted theft damage under Section A (Cover for Loss or Damage to Your Vehicle) when Your vehicle has been locked in a secure garage overnight, (22:00 - 06:00) if within the vicinity (half a mile) of Your home address.

Motor Insurance - Policy Wording

Endorsement 016 - Exclusion of Personal Accident and Medical Expenses Cover

Sections D and E of this policy wording are excluded from Your policy cover.

Endorsement 017 - Vehicle tracking device requirement

Amendment to section A - Loss of or damage to The Car.

Your Insurer will not cover You under this section of Your policy for theft or attempted theft unless:

- a) The Car is fitted with a vehicle-tracking system approved by Your Insurer and the system was turned on and working properly at the time of the theft or attempted theft;
- b) You have paid all Your tracking subscriptions; and
- c) You tell the vehicle-tracking system company about the theft within 4 hours of You (or anyone else in charge of The Car) being aware that Your car has been stolen.

Endorsement 018 - Imported cars (grey imports)

If The Car is defined by the Driver and Vehicle Licensing Authority (DVLA) as a 'personal import' or 'very low volume vehicle' and You imported it from outside the European Union, Your Insurer will only provide cover under this policy if The Car met the DVLA's 'type approval regulations' when it was imported to the United Kingdom. The following amendments apply to Your policy;

- a) You are not entitled to the new car benefit under section A & C.
- b) If The Car is damaged and the cost of repairing it is more than it is worth, or if The Car is stolen and not found, Your Insurer will only pay up to the Market Value of The Car in the United Kingdom at the time it was stolen or damaged. Your Insurer will not pay more than the amount shown on the receipt for The Car or the value of The Car that You declared to Us at the start of Your policy, whichever is lowest.

- c) If The Car is damaged and the suitable parts or accessories are not available in the United Kingdom, Your Insurer may choose to send You a cheque for the amount of the loss or damage instead of repairing The Car. The amount they will pay for new parts and accessories will not be more than the manufacturer's last list price in the country where The Car was manufactured. The Insurer will use the currency exchange rates that apply at the date of that damage. They will not pay for the cost of importing any part or accessory into the United Kingdom.

Endorsement 019 - Windscreen Limit (grey import)

Change to section B - Glass damage.

If the windows are replaced, the most Your Insurer will pay is £450 for any one claim (after taking off the Excess).

Endorsement 020 - Windscreen Limit

If the windows are not replaced by Our repairer there is a limit of £150 per claim (after taking off the Excess)

Policy conditions

1. How to claim

Please phone the new claim helpline as soon as possible to report the claim.

The helpline number is 0800 952 8181. Details of the benefits You will receive through this service are shown on page 11.

You must send Your Insurer any letter, claim, writ or summons as soon as You receive it. You must also let them know straight away if You or Your legal Advisers know of any prosecution, inquest or fatal accident inquiry that might be covered under this policy.

You must send Your Insurer any letter, claim, writ or summons as soon as You receive it. You must also let them know straight away if You or Your legal Advisers

Motor Insurance - Policy Wording

know of any prosecution, inquest or fatal accident inquiry that might be covered under this policy.

2. Dealing with claims

You or any other person who claims under this policy must not negotiate, admit fault or make any payment, offer or promise of payment unless You have Your Insurer's written permission.

In dealing with any claims under the terms of this policy, Your Insurer may:

- carry out the defence or settlement of any claims and choose the solicitor who will act for You in any legal Action; and
- take any legal Action in Your name or the name of any other person covered by this policy.

Your Insurer can do any of these in Your name or in the name of any person claiming under this policy.

Anyone who makes a claim under this policy must give Your Insurer any reasonable information they ask for.

3. Compulsory insurance

If the law of any country says that Your Insurer must make a payment that they would not otherwise have paid, You must repay this amount to them.

4. Other insurance

If any incident that leads to a valid claim is covered under any other insurance policy, Your Insurer will only pay their share of the claim.

5. Reasonable precautions

Anyone covered by this policy must take all reasonable steps they can to protect The Car, and anything in or attached to it, against loss or damage. (This includes making sure that The Car has all its windows, doors, roof openings or hood closed and locked, and all keys or devices needed to lock the car are with You or the person authorised to use the car when no-one is in it). The Car must be kept in good working order. Your Insurer may examine The Car at any time.

6. Keeping to the terms of the policy

Your Insurer will only pay claims if:

- any person claiming cover has met with all the terms of the policy, as far as they apply; and
- the declaration and information shown in the Statement of Insurance, which this contract is based on, is complete and correct as far as You know.

7. Fraud

Your Insurer will not pay any claim which is in any part fraudulent or exaggerated, or if You, or anyone acting for You, uses fraudulent means to get benefits under this policy.

8. Cancellation

You have the right to cancel this policy within 14 days of receiving the policy documents or the date the policy starts, whichever is the latter. If You do not cancel, the policy will continue until the expiry date shown on Your Certificate of Motor Insurance, unless You, We or Your Insurer cancel it at a later date.

If You want to cancel Your policy, You must either call or write to us. You must return the certificate of motor insurance to Us within 7 days of Your request. If You do not do this, it is an offence under the Road Traffic Act.

When Your policy is cancelled, Your Insurer will make a proportionate charge for the number of days on cover. The rest of the money that You paid will then be refunded. If a "total loss" claim has been made on Your policy, no refund will be given, and, if You are paying Your insurance by instalments, You will have to pay the balance of the premium.

You may cancel this policy at any other time

You may cancel this policy at any time after the first 14 days. If no claims have been made (and there are no pending claims),

Motor Insurance - Policy Wording

Your Insurer will allow a proportionate refund of premium from the cancellation date. By law, You must return Your Certificate of Motor Insurance within seven days of the cancellation date.

If any car insurance claims have been made (or if there are any pending claims), no refund of premium will be allowed.

If You are paying Your insurance by instalments, and You cancel Your policy after a claim (or an event that may lead to a claim), You must pay the balance of premium, even if You no longer have the vehicle.

We may cancel this policy

If We (or Your Insurer) cancel Your policy, We (or they) will write to You at Your last known address, telling You that all cover will stop seven days after the date of the letter. You must also return Your certificate of motor insurance to us. If no claims have been made (and there are no pending claims), Your Insurer will allow a proportionate refund of premium from the cancellation date.

If any car insurance claims have been made (or if there are any pending claims), no refund of premium will be given.

Cancellation if Your Insurer stops trading

In the unlikely event that Your Insurer stops trading (for example, because of insolvency), We or Your Insurer or their representative will write to You at Your last known address, giving You seven days' notice that all cover will be cancelled. If this happens, You may be entitled to get a refund of part of Your premium as calculated by the Financial Services Compensation Scheme. This is even if You have made a claim or have a claim pending under Your policy.

If Your policy is cancelled within the first 14 days of Your policy starting or receiving Your policy documents, whichever is the latter, We will make an administration fee of £30 to cover Our processing costs.

If Your policy is cancelled after 14 days, We will charge £50. If You are due a refund from Your Insurer this charge will be taken from the refund. If no refund is due an additional payment will be required to cover the cancellation charge. These cancellation terms will not apply if Your policy is cancelled because Your Insurer stops trading.

9. Changes You must tell Us about

You must tell Us about any of the following changes straight away. If You do not tell Us about these changes, Your policy may no longer be valid or a claim may not be paid.

You must tell Us if;

- You sell The Car, change The Car or its registration number, or You get another car
- There is any change of drivers
- Anyone who drives The Car gets a motoring conviction (including fixed penalty offences)
- Anyone who drives The Car develops a health condition which should be notified to the DVLA
- You change the purpose The Car is used for
- Anyone who drives The Car changes job, or starts a new job, including any part-time work, or stops work
- The Car is changed from the manufacturer's original specification (including the addition of optional fit accessories such as spoilers, alloy wheels, body kits etc.)
- You take The Car abroad, either for more than 90 days or outside the European Union
- You change Your address or the address where You keep The Car overnight
- Anyone who drives The Car passes their driving test or has their driving licence revoked
- The details on Your policy change
- The Car is involved in an accident or fire, or someone steals, damages or tries to break into it
- Anyone who drives The Car is involved in any accident or has a vehicle damaged or stolen
- There is a change to Your estimated annual mileage

Motor Insurance - Policy Wording

- Anyone who drives The Car has insurance refused, cancelled or has special terms put on their insurance
 - There is a change of main user of The Car
- Please ask Us for help if You are not sure whether to tell Us about certain information.

10. Data Protection, Fraud Prevention & Detection

Please read this notice carefully as it contains important information about Our use of Your personal information. In this notice, we, Us and Our means The Green Insurance Company and Your Insurer, which includes any holding companies, subsidiaries and other linked companies. Your personal information means any information We hold about You or anyone else in connection with any product or service We are providing to You.

By buying this insurance policy, You confirm that we may use Your personal information for the purposes explained below. You should show this notice to anyone else whose name You give to Us in connection with Your insurance policy, as it will also apply to them.

How We use Your personal information

We will use Your personal information to manage Your insurance policy, including handling underwriting, and claims and issuing renewal documents and providing renewal information.

We may also use Your personal information and information about Your use of Our products and services to carry out research and analysis. We may have to share Your personal information with other Insurers, regulatory authorities or agents providing services on Our behalf.

We will only release Your personal information to others if:

- We need to do this to manage Your policy with us;
- You have given permission to receive promotional material;
- needed to prevent fraud;
- We are required or permitted to do this by law (for example, if We receive a legitimate request from the police or another authority); or
- there are any other circumstances where You have given Your permission.

If We change the way that We use Your personal information, We will write to You to let You know. If You do not agree to that change in use, You must let Us know as soon as possible.

Sharing information to prevent fraud

Information relating to Your insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- I. Electronic Licensing
- II. Continuous Insurance Enforcement;
- III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- IV. The provision of government services and or other services aimed at reducing the level and incidence or uninsured driving.

If You are involved in a road traffic accident (either in the UK, the EEA or certain other territories), Insurers and or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

Motor Insurance - Policy Wording

It is vital that the MID holds Your correct registration number. If it is incorrectly shown on the MID You are at risk of having Your vehicle seized by the Police. You can check that Your correct registration number details are shown on the MID at www.askmid.com

Dealing with others on Your behalf

To help You manage Your insurance policy, We will deal with You or Your spouse or partner or any other person You have told Us is authorised to act for You if they call Us on Your behalf about Your policy. For Your protection, only You can cancel Your policy or change the contact address.

Sensitive information

Some of the personal information that We ask You about is known as 'sensitive personal data'. This will include information about Your health, and any criminal convictions You may have. We will only use sensitive personal data about You to manage Your policy and to provide the services described in this policy document.

We may record or monitor calls for training purposes, to improve the quality of Our service and to prevent and detect fraud.

Further information

On request, You are entitled to a copy of the information We hold about You. Please contact Our Data Protection Officer, giving Your name, address and insurance policy number. We may apply a small administrative charge for this.

The Green Insurance Company
1 Masterton Way
Tannochside Business Park
Uddingston
Glasgow
G71 5PU

Or call 0800 952 8181

11. Law applicable to the contract

English law applies to this contract unless You and we agree otherwise.

12. Language

The terms and conditions of the contract and other information about this contract will be in the English language.

13. Uninsured Drivers

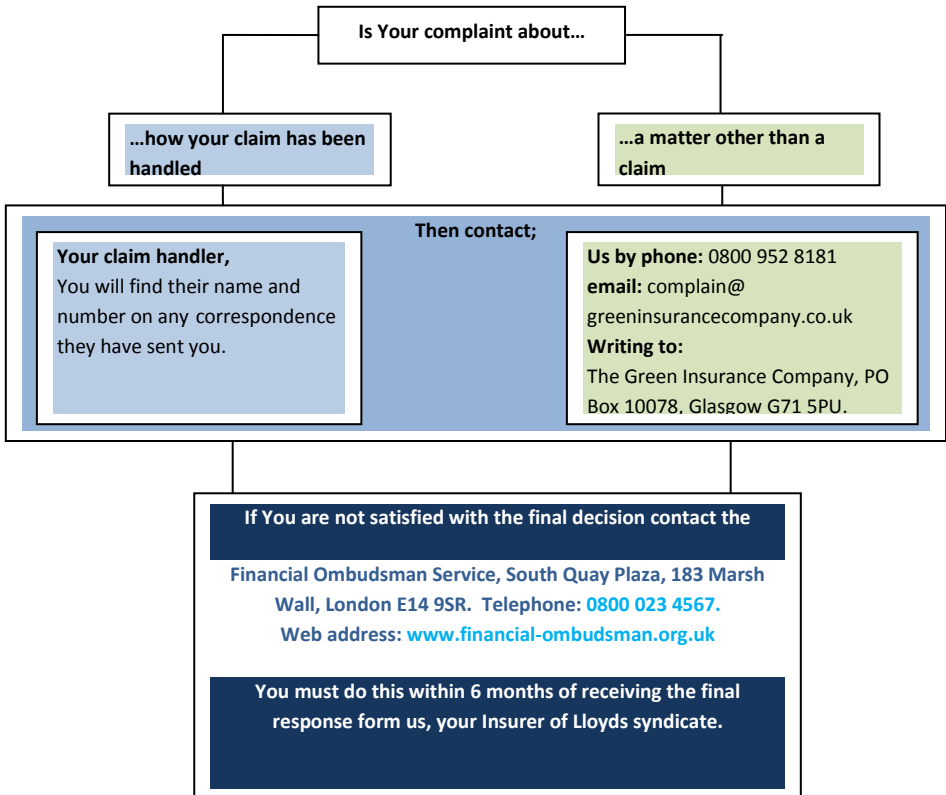
If You make a claim following an accident, You will not lose your No Claim Discount or have to pay any Excess, provided that the Insurer establishes that the accident was not Your fault and the driver of the other vehicle is identified and was not insured.

To help Your Insurer identify the driver and vehicle, please provide them with the make, model and valid registration number of the other vehicle, along with the driver's details and contact details of any independent witnesses.

What to do if You have a complaint

If You have experienced a problem with any part of the service provided to You, it will be sorted out as quickly and fairly as possible.

Please use the complaints flow chart below to find out how to make Your complaint. Following this procedure will not affect Your legal rights.



Legal Expenses

www.greeninsurancecompany.co.uk



Legal Expenses - Policy Summary

Some important facts about Your Green Insurance Company Motor Legal Expenses insurance policy are summarised below. This summary does not describe all the terms and conditions of Your policy, so please take time to read the policy document to make sure You understand the cover it provides.

This insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by Inter Partner Assistance SA (part of the AXA Group).

Provided You have paid The Green Insurance Company Legal Expenses insurance premium, Your cover will be valid for the duration indicated on Your Certificate of Motor Insurance.

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Legal costs of up to £100,000 per claim are covered for the following situations:</p>	<p>This insurance covers the legal costs incurred by Our panel solicitors or their agents.</p> <p>You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.</p> <p>For a claim to be covered there must be reasonable prospects of a successful outcome and Adviser's Costs must be proportionate to the benefit of the claim.</p>	<p>All</p>
<p>Legal costs to pursue: Damages claims arising from a road traffic accident that is not your fault against those whose negligence has caused Your injury or death or caused You to suffer loss of Your insurance policy Excess or other out of pocket expenses.</p>	<p>There is no cover for claims directly or indirectly arising from stress, psychological or emotion injury.</p>	<p>Uninsured Loss Recovery and Personal Injury</p>
<p>Legal costs to defend: Motoring prosecutions in respect of an offence arising from the use of the insured vehicle.</p>	<p>There is no cover for claims:</p> <ul style="list-style-type: none"> • Arising from an allegation that You were in control of the vehicle whilst under the influence of alcohol or drugs (whether prescribed or otherwise) • Where You do not hold a driving licence or are driving while disqualified from driving. 	<p>Motor Prosecution Defence</p>

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Legal costs to pursue or defend: Contract disputes relating to the sale of purchase of goods or services relating to the insured vehicle (including the vehicle itself)</p>	<p>The contract for the sale or purchase must have been made during the insured period and at least £250 inc. VAT must be in dispute.</p>	<p>Motor Contract</p>
<p>Legal costs to defend: Proceeding arising from the use of the vehicle's identity by another party without Your permission.</p>	<p>There is no cover for any losses other than insured legal costs, which are incurred as a result of the vehicles identity being copied.</p>	<p>Vehicle Cloning</p>
<p>Legal costs for representation: In a dispute with the police (or other government agency) in the event Your vehicle is seized following a failure in communications between Your insurance Adviser/Insurer and the Motor Database resulting in incorrect information about You or Your vehicle being recorded on that database.</p>		<p>Motor Insurance Database Disputes</p>

European Legal & UK Tax Helpline - Access to a 24-hour, 365 days a year Legal & Tax Helpline for legal and tax advice on any personal matter of concern.

Law Assistance - Access to an online legal document service.

Total Legal – Additional Legal Services - Access to discounted legal services in partnership with Our panel solicitors.

Legal Expenses - Policy Summary

To make a claim

You should telephone the Legal Helpline number on 0800 561 0291 quoting "Green Insurance Legal" to obtain advice and request a claim form.

Upon return of a completed claim form We will assess the claim and if covered, send details to the Adviser who will then contact You directly and discuss any assistance You require including in relation to a hire car or Vehicle repairs.

Complaints

If You are unhappy with the service that has been provided, You should contact Us at the address below. If You cannot settle Your complaint with us, You may be entitled to refer it to the Financial Ombudsman Service. For full details of Our complaints procedure and how to contact the Financial Ombudsman Service please see Our Policy document.

Our contact details are:

Arc Legal Assistance Ltd
P O Box 8921
Colchester
CO4 5YD

Tel: 0800 561 0285

Email: enquiries@arclegal.co.uk

Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc Legal or Inter Partner Assistance are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at www.fscs.org.uk/ or by telephoning 0800 678 1100.

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Motor Legal Expenses Insurance

The Green Insurance Plus policy incorporates car insurance together with legal expenses insurance. Each policy is underwritten by a different Insurer and are individual contracts.

This insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by Inter Partner Assistance SA, on whose behalf We act.

The insurance covers Advisers' Costs and other costs and expenses as detailed under the separate sections of cover, up to the Limit of Indemnity which is £100,000 where:

- a) The Insured Incident takes place within the Insured Period and within the Territorial Limits, and
- b) The Legal Action takes place in the Territorial Limits.

Once Your claim has been accepted, We will appoint one of Our panel solicitors, or their agents, to handle Your case. Should You wish to appoint Your own Adviser, You can only do so once court proceedings are issued or a Conflict of Interest arises and You must obtain approval from Us before proceeding. If You do not obtain Our approval Your claim will be rejected. Where We agree to Your own choice of Adviser You will be liable to pay any Advisers' Costs over and above Our Standard Advisers' Costs.

Your Demands & Needs

This product meets the demands and needs of those who wish to ensure that the legal costs incurred in pursuing a claim for uninsured losses following a non-fault accident are insured. The Green Insurance Company does not make personal recommendations as to the suitability of the policy to individual circumstances.

Words with special meanings

Action

The pursuit of civil proceedings and appeals against judgement following a Road Traffic Accident; the pursuit or defence and appeals against judgement

in relation to a contractual dispute to do with the Vehicle; the defence of criminal motoring prosecutions in relation to the Vehicle and the defence of civil legal cases and criminal prosecutions in relation to Vehicle Cloning.

Adviser

Our specialist panel solicitors or their agents appointed by Us to act for You, or, where agreed by Us, another legal representative nominated by You.

Advisers' Costs

Reasonable legal costs incurred by the Adviser. Third party's costs shall be covered if awarded against You.

Conditional Fee Agreement

An agreement between You and the Adviser or between Us and the Adviser which sets out the terms under which the Adviser will charge You or Us for their own fees.

Conflict of Interest

There is a conflict of interest if We administer and/or arrange legal expenses insurance on behalf of any other party in the dispute which is the subject of a claim under this insurance.

Insured Incident

The incident or the first of a series of incidents which may lead to a claim under this insurance. Only one Insured Incident shall be deemed to have arisen from all causes of Action, incidents or events that are related by cause or by time.

Insured Period

The Period of Insurance declared to Us "by The Green Insurance Company."

Limit of Indemnity

The maximum amount payable in respect of an Insured Incident.

Road Traffic Accident

A traffic accident in the Territorial Limits involving the Insured Vehicle occurring during the Insured Period on a public highway or on a private road or other public place for which You are not at fault and for which another known insured party is at fault.

Legal Expenses - Policy Wording

Standard Advisers' Costs

The level of Advisers' Costs that would normally be incurred by Underwriters in using a nominated Adviser of Our choice.

Territorial Limits

Uninsured Loss Recovery & Personal Injury:

The European Union

All other sections of cover:

Great Britain, Northern Ireland, Channel Islands and the Isle of Man.

Underwriters

Inter Partner Assistance S.A.

Vehicle

The vehicle declared to Us including a caravan or trailer whilst attached to it.

We/Us/Our

Arc Legal Assistance Ltd.

You/Your

The person responsible for insuring the Vehicle.

This is extended to include the authorised driver and passengers for Uninsured Loss Recovery and Personal Injury.

Cover

Uninsured Loss Recovery & Personal Injury

What is insured

You are covered for Advisers' Costs to pursue damages claims arising from a Road Traffic Accident that is not your fault:

i) whilst You are in, boarding or alighting the Vehicle against those whose negligence has caused Your injury or death

ii) against those whose negligence has caused You to suffer loss of Your insurance policy Excess or other out of pocket expenses.

If the Action is going to be decided by a court in England or Wales and the damages You are claiming

are above the small claims track limit, the Adviser must enter into Conditional Fee Agreement which waives their own fees if You fail to recover the damages that You are claiming in the Action in full or in part.

What is not insured:

Claims

- For a breach of contract
- Directly or indirectly arising from stress, psychological or emotional injury
- For Advisers' Costs where the amount in dispute relates to credit hire charges or credit repair costs
- For Applications for payment to the Motor Insurers Bureau under the Untraced Driver's Agreement, or Uninsured Driver's Agreement or any future agreements funded by the Motor Insurers Bureau.

Motor Prosecution Defence

What is insured

Advisers' Costs to defend an Action in respect of a motoring offence, arising from Your use of the Vehicle. Pleas in mitigation are covered where there is a reasonable prospect of such a plea materially affecting the likely outcome and when it is in the public interest to do so. Support for such pleas is solely at Our discretion.

What is not insured:

Claims

- For alleged road traffic offences where You did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving whilst under the influence of drink or non prescribed drugs
- For Advisers' Costs where You are entitled to a grant of legal aid from the Legal Services Commission, or where funding is available from another public body, a trade union, employer or any other insurance policy
- For parking offences which You do not get penalty points on Your licence for.

Legal Expenses - Policy Wording

Motor Contract

What is insured

You are covered for Advisers' Costs to pursue or defend contract disputes relating to the sale or purchase of goods or services relating to the Vehicle including the Vehicle itself. At least £250 inc. VAT must be in dispute.

What is not insured:

Claims

- Where the contract was entered into before You first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.

Vehicle Cloning

What is insured

You are covered for Advisers' Costs to defend civil or criminal legal proceedings arising from use of the Vehicle's identity by another person or organisation without Your permission.

What is not insured:

Claims

- Where the Vehicle's Identity has been copied by somebody living with You
- Where You did not act to take reasonable precautions against Your Vehicle's Identity being copied without Your permission
- For any losses (other than Adviser's Costs) incurred by You as a result of Your Vehicle's Identity being copied without Your permission.

Motor Insurance Database Disputes

What is insured

You are covered for Advisers' Costs for representation of Your legal rights in a dispute with the police and/or other government agency in the event Your Vehicle is seized following a failure in the communications between Your insurance adviser/ Insurer and the Motor Insurance Database resulting in incorrect information about You or Your Vehicle being recorded on that database.

Law Assistance - The Arc Legal Document Service

As an addition to Your legal expenses cover You have access to Law Assistance, an online legal document service.

This will provide You with:

- Access to a range of legal documents including:
 - Sale of Motor Vehicle
 - Challenging Parking Penalties
- A step by step walkthrough to assist You in completing the documents
- Access to a variety of additional family law documents which You can try for free before purchasing.

The service can be accessed by visiting www.lawassistance.co.uk/la/arc where You can register Your details using the voucher code: 10082

Total Legal - Additional Legal Services

In this package Our aim is to provide a wide ranging insured legal service. Inevitably there are areas that do not arise from the ownership or use of Your vehicle, in particular those which everybody at some time faces, which are often expensive and sometimes unexpected. Examples are:

- Legal expenses arising from the sale or purchase of the home and re-mortgaging
- Divorce and child custody issues
- Wills and probate

To help You deal with these and other matters which may arise We are able to give You access to discounted legal services provided by Us in partnership with Our panel solicitors. Our panel solicitors are one of the country's leading law firms with expertise in all areas where assistance is likely to be required.

If You would like to make use of the service please telephone 0800 561 0291 for an initial telephone

Legal Expenses - Policy Wording

consultation which will be provided at no cost to You. Our panel solicitors will give You a quotation for the likely cost of their representation and it will then be Your decision whether You appoint them to act for You.

European Legal & UK Tax Helpline

Use the 24 hour advisory service for telephone advice on any private legal or tax problem of concern to You.

Simply telephone 0800 561 0291 and quote "Green Insurance Legal Motor Legal Protection".

General Exclusions

There is no cover:

- Where the Insured Incident began to occur or had occurred before You purchased this insurance
- Where You fail to give proper instructions to Us or the Adviser or fail to respond to a request for information or attendance by the Adviser
- Where an estimate of Your Advisers' Costs is greater than the amount in dispute other than in relation to uninsured loss recovery claims
- Where Your act or omission prejudices Yours, or the Underwriter's position in connection with the Action
- Where Advisers' Costs have not been agreed in advance or exceed those for which We have given Our prior written approval
- For Advisers' Costs incurred in avoidable correspondence or which are recoverable from a court, tribunal or other party
- For the amount of Advisers' Costs in Excess of Our Standard Advisers' Costs where You have elected to use an Adviser of Your own choice
- Where You have alternative insurance cover
- For claims made by or against the Underwriters, Us or the Adviser
- Where Your motor Insurers repudiate the motor insurance policy or refuse indemnity
- For any claim arising from racing, rallies, competitions or trials
- For Advisers' Costs beyond those for which We have given Our prior written approval
- For an application for Judicial Review
- For appeals without Our prior written consent
- Prior to the issue of court proceedings, for the costs of any legal representative other than those of the Adviser unless a conflict of interest arises
- For any Action that We reasonably believe to be false, fraudulent, exaggerated or where You have made mis-representations to the Adviser
- Where at the time of the Insured Incident You were disqualified from driving, did not hold a licence to drive or the Vehicle did not have a valid MOT certificate or Road Fund Licence or comply with any laws relating to its ownership or use
- For disputes over the level of Advisers' Costs claimed from another party
- For Advisers' Costs where You are entitled to a grant of legal aid from the Legal Services Commission, or where funding is available from another public body, a trade union, employer or any other insurance policy
- Arising from an allegation of a deliberate criminal act (including an allegation of violence) or omission by You
- For Your solicitors own costs where Your claim is being pursued under a Conditional Fee Agreement
- Where You should have realised when purchasing this insurance that a claim under this insurance might occur
- For motoring prosecutions where Your motor Insurers have agreed to provide Your legal defence

Conditions

1 Claims

- a) You must notify Us as soon as possible and within a maximum of 180 days once You become aware of the Insured Incident. There will be no cover under this policy if, as a result of a delay in reporting the claim Our position has been prejudiced. To report a claim You must follow the instructions under "How to make a claim" below.
- b) We shall appoint the Adviser to act on Your behalf.
- c) We may investigate the claim and take over and conduct the Action in Your name. Subject to Your consent which must not be unreasonably withheld, We may reach a settlement of the Action.
- d) You must supply at Your own expense all of the information which We reasonably require to decide whether a claim may be accepted. If court proceedings are issued or a Conflict of Interest arises, and You wish to nominate a legal representative to act for You, You may do so. Where You have elected to use a legal representative of Your own choice You will be responsible for any Advisers' Costs in Excess of Our Standard Advisers' Costs. The Adviser must:
- i. Represent You in accordance with Our standard conditions of appointment
 - ii. Confirm in writing that he/she will enable You to comply with Your obligations under this insurance.
- Agree with Us the rate at which his/her costs will be calculated. If We cannot reach an agreement with the Adviser over the terms of their appointment the Law Society will be asked to nominate another legal representative and this nomination shall be binding.

- e) The Adviser must:
- i. Provide a detailed view of Your prospects of success including the prospects of enforcing any judgement obtained without charge.
 - ii. Keep Us fully advised of all developments and provide such information as We may require.
 - iii. Keep Us regularly advised of Advisers' Costs incurred.
 - iv. Advise Us of any offers to settle and payments in to court. If against Our advice such offers or payments are not accepted there shall be no further cover for Advisers' Costs unless We agree in Our absolute discretion to allow the case to proceed.
 - v. Submit bills for assessment or certification by the appropriate body if requested by Us.
 - vi. Attempt recovery of costs from third parties.
 - vii. Agree with Us not to submit a bill for Advisers' Costs to Underwriters until conclusion of the Action.
- f) In the event of a dispute arising as to costs We may require You to change Adviser.
- g) Underwriters shall only be liable for costs for work expressly authorised by Us in writing and undertaken while there are reasonable prospects of success.
- h) You shall supply all information requested by the Adviser and Us.
- i) You are responsible for any Advisers' Costs if You withdraw from the Action without Our prior consent. Any costs already paid by Us must be reimbursed by You.
- j) You must instruct the Adviser to provide Us with all information that We ask for and report to Us as We direct at their own cost.

Legal Expenses - Policy Wording

2 Disputes

Any disputes between You and Us in relation to Our assessment of Your prospects of success in the case or nomination of solicitor may, where We both agree, be referred to an arbitrator who shall be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration shall be binding and carried out in accordance with the Arbitration Act. The costs of the arbitration shall be at the discretion of the arbitrator.

3 Prospects of Success

At any time We may form the view that You do not have a more than 50% chance of winning the case and achieving a positive outcome. If so, We may decline support or any further support. In forming this view We may consider:

- a) The amount of money at stake.
- b) Whether a person without legal expenses insurance would wish to pursue or defend the matter.
- c) The prospects of being able to enforce a judgment.
- d) Whether Your interests could be better achieved in another way.

4 English Law

This contract is governed by English Law unless otherwise agreed.

5 Language

The language for contractual terms and communication will be English.

6 Cancellation

You may cancel Your policy within 14 days of the start date or receiving the policy documents (whichever happens later), and get a full refund, subject to no claim being made. After this 14-day period, You can cancel the policy at any time by contacting The Green Insurance Company. The

full premium will be charged. If You do not exercise Your right to cancel the policy, it will continue in force for the term of the policy and You will need to pay the premium. We and The Green Insurance Company can cancel this policy at any time as long as We/The Green Insurance Company tell You at least 7 days before.

The premium will be charged in full if the Policy is cancelled by You or The Green Insurance Company after the 14 day period referred to above.

Please call 0800 952 8181 if You wish to cancel this policy.

7 Contracts (Rights of Third Parties) Act 1999

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any Right or remedy of a Third Party which exists or is available other than by virtue of this Act.

Customer Services Information

How to make a claim

You should telephone the Legal Helpline number on 0800 561 0291 quoting "Green Insurance Legal" to obtain advice and request a claim form.

Upon return of a completed claim form We will assess the claim and if covered, send details to the Adviser who will then contact You directly and discuss any assistance You require including in relation to a hire car or Vehicle repairs.

Unless a Conflict of Interest arises You are not covered for legal fees incurred before court proceedings are issued unless You use Our panel solicitors or their agents which We will appoint to act for You.

Legal Expenses - Policy Wording

Data Protection Act

Your details and details of Your insurance cover and claims will be held by Us and/or the Underwriters for underwriting, processing, claims handling and fraud prevention, subject to the provisions of the Data Protection Act 1998.

How to make a complaint

We aim to get it right, first time, every time. If We make a mistake, We will try to put it right promptly.

If You are unhappy with the service that has been provided, You should contact Us at the address below. We will always confirm to You, within five working days, that We have received Your complaint. Within four weeks You will receive either a final response or an explanation of why the complaint is not yet resolved plus an indication of when a final response will be provided. Within eight weeks of Us receiving Your complaint, You will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided. At this point, if You are not satisfied with the delay, You may refer the matter to the Financial Ombudsman Service. You can also refer to the Financial Ombudsman Service if You are not happy with Our final response.

Our contact details are:

Arc Legal Assistance Ltd
P O Box 8921
Colchester
CO4 5YD

Tel 0800 561 0285
Email: enquiries@arclegal.co.uk

The Financial Ombudsman Service contact details are:
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Compensation

We and Inter Partner Assistance are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We or Inter Partner Assistance are unable to meet Our obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at www.fscs.org.uk/ or by telephoning 0800 678 1100.

Authorisation

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

Inter Partner Assistance in the UK is a branch of Inter Partner Assistance SA ('IPA'). IPA is authorised by the Belgian National Bank and subject to limited regulation by the Financial Conduct Authority in the UK.

Details about the extent of IPA's regulation by the Financial Conduct Authority are available from IPA on request. IPA is listed on the Financial Services Register under number 202664. This can be checked by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

IPA address details are:
Inter Partner Assistance
The Quadrangle
106-118 Station Road
Redhill
Surrey RH1 1PR
Registered No: FC008998

The Green Insurance Company
1 Masterton Way
Tannochside Business Park
Uddingston G71 5PU

Registered in Scotland
Company number SC314868
VAT number 380094850

Registered Office
1 Masterton Way
Tannochside Business Park
Glasgow G71 5PU

The Green Insurance Company is an
insurance intermediary, authorised and
regulated by the Financial Conduct Authority.
For Your protection and ours, calls may
be recorded.

www.greeninsurancecompany.com