

# Your Car Insurance

## Private Car Product

Insurance that protects individuals and their cars against loss, damage and legal liability



Policy booklet  
May 2018

**CO**  
**vea** Insurance



**Information Correct as at May 2018**

All information contained in this document is correct at the time of printing (May 2018).  
For full up to date information please visit our website - [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

## Contact Us...

If you want to talk to us  
about your policy, call  
us on:

**0330 221 0444**

If you need to make a  
claim, call us on:

**0330 024 2240**

If you need to make a  
windscreen claim, call  
us on:

**0330 024 2270**



Please have your policy number to hand when contacting us

# Welcome...

## to your car insurance policy from Covéa Insurance

**We** really need **you** to read this document to make sure **you** have bought the right car insurance product for **you**. This document is laid out so that **you** can easily find what **you** need, when **you** need it.



Why not grab a cup of tea, have a quick read through and check you've got the cover you want?

- Your schedule
- Your statement of fact
- Your certificate of insurance

These documents, and any endorsements **we** send **you**, form the contract between **you** and **us**.

Check all the information **you** have provided **us** with is correct in **your statement of fact**. If any information is incorrect, please tell **us** as soon as possible as this could affect **your** insurance cover.

Check **your** cover. If the policy does not provide **you** with the insurance cover **you** want, please contact **us** straightaway.

**We** are delighted **you** chose **us** to insure **your** car. **We** hope **you** are happy with **your** cover and the service **we** provide.

Thanks for choosing us!

## Crystal Mark

This policy document has received the Crystal Mark seal of approval from Plain English Campaign. The Crystal Mark demonstrates **our** commitment to providing **our** customers with clear, concise and easy-to-understand documents.



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## Help is at hand!

Look out for this symbol to help you understand your cover and point out any important information.



# Cover at a glance



## Repairs are guaranteed

**Our** approved repairer will guarantee their repair work for as long as **you** own **your car** and provide a courtesy car for the duration of repairs

## Unlimited cover for audio & sat-nav equipment

Repair or replacement of **your** factory fitted audio & sat-nav equipment



## Keeping you moving

**We** will pay **you** back up to £500 towards travel or hotel costs to finish **your** journey, if **your car** is not roadworthy



## Windscreens and windows

**We** will repair or replace any damaged windscreen or windows



## Cover for your stuff

Up to £250 cover for personal belongings



## Replacement Keys

If **your keys** are lost or stolen, **we** will replace them up to £1,000



## Uninsured driver protection

If **you** are involved in an accident that is not **your** fault and the person responsible for the accident is not insured, **your** no-claims bonus will not be affected and **you** won't have to pay **your** excess



## Child car seat

If **you** have a child car seat fitted in **your car** and **your car** is involved in an accident **we** will pay the cost of replacing the seat



## Personal Accident

£5,000 if **you** or **your** spouse are seriously injured in an accident



## Legal liability to others

Cover for injury to any person and damage to property caused by **you** driving **your car**



## New Car Replacement Cover

If **your car** is less than 12 months old and written off, **we** will replace it with a new one

This is an overview for Comprehensive policies only, please read the rest of **your** policy booklet for full terms and conditions. If cover is Third Party Fire and Theft sections 1, 2, 10 apply and section 4 if you have paid for windscreen cover.

# Making a claim

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## Before you start

Check **your** policy booklet and **schedule** to make sure **you** have the right cover.

**You** will need to have the following details to hand before **you** start **your** claim.

- ✓ **Your** policy number
- ✓ Details of the incident, when it happened and the damage to **your car**
- ✓ Details of anyone else involved including their registration number
- ✓ Details of any passengers in all the vehicles involved
- ✓ Details of anyone who was injured
- ✓ Any dashcam footage or photos
- ✓ Details of any witnesses to the incident
- ✓ Details of whether the police attended the incident and any crime reference number, if relevant

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## Help with your claim



Call us on:  
**0330 024 2240**

**We** will go through all the details and sort everything out for **you**.

For a windscreen or window claim, call **our** Glassline on **0330 024 2270**.

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## Leave the rest to us!

Once **you** have told **us** about **your** claim, **we** will take care of it all as quickly as **we** can.

If **your car** has been damaged, **we** will put **you** in touch with one of **our** approved repairers and let **you** know when **you** can get a courtesy car.

**We** will give **you** regular updates on how **your** claim's going, so **you** know what to expect and when.

# Making a claim

## Why choose our approved repairer network?

### If your car can be repaired

If **you** choose to use an approved repairer, **we** provide a full accident recovery and repair service, including:

- a high-quality repair service carried out by industry-recognised repairers;
- a small courtesy car (such as a Ford KA) to keep **you** on the road after an accident;
- free collection and return of **your car**; and
- a life-time workmanship guarantee on all repairs (or five years from the date **you** transfer ownership of **your car** to someone else).

**We** pay the repair bill. All **you** need to do is pay **your** policy **excess** direct to the repairer once the repairs to **your car** are completed.

### If your car can't be repaired

If **your car** can't be repaired **we** will tell **you** as soon as possible. **We** will assess **your car** and provide a valuation. Once **we** have agreed the valuation **we** can make the payment to **you** by a bank transfer to help **you** get back on the road as quickly as possible.



### We take pride in delivering great customer service

We understand what it's like to be a customer and what makes great service. **We** have recently been awarded 'World Class Service Provider' accreditation by the Institute of Customer Service (ICS) for **our** motor claims services.

# Excesses

## What you need to pay if you make a claim

No one really likes paying excesses but they form part of **your** insurance contract and can have a direct effect on the price **you** pay for **your** insurance. **You** must pay the excesses shown in **your schedule** as part of **your** claim.

More than one **excess** can apply – Example: an additional **excess** applies if the driver of **your car** is aged 24 or under or has held their full licence for less than 12 months;

**You** must pay the **excess** regardless of whether or not **you** were responsible for the accident or loss;

If **you** are claiming under section 6 – Replacement locks or section 7 – Uninsured driver protection then no **excess** applies.

## Let's use an example . . .



Ben crashes and it can't be repaired

The market value of Ben's car is £5,000

Ben's insurance has a compulsory excess of £350

Ben chooses a voluntary excess of £100

Ben pays £450 towards the claim and we pay £4,550



  
**£100**  
Voluntary



# Is something wrong?

Please tell us if there is something wrong

If **you** are not satisfied with the service **we** have provided, please tell **us** so that **we** can do **our** best to deal with the problem. **You** can contact **us** in the following ways:



By phone on:  
01422 286 406



By email at:  
customer.relations@coveainsurance.co.uk



Write to us at:  
Customer Relations, Covéa Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX

For **your** and **our** protection, and for training and monitoring purposes, **we** may record and monitor phone calls.

To help **you** as quickly as possible, please provide or have these things ready for **us**:

- **Your** policy or claim reference number;
- **Your** contact number;
- **Your** email address

Please contact **us** for full details of **our** complaints procedure, or **you** can download a copy from **our** website at [www.coveainsurance.co.uk/complaints](http://www.coveainsurance.co.uk/complaints).

**You** may be eligible to refer **your** complaint to the Financial Ombudsman Service. For further details, please contact them.



**Write to:**  
The Financial Ombudsman Service, Exchange Tower, London, E14 9SR



**Phone:**  
0800 023 4567



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



**Website:**  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Your** legal rights are not affected if **you** take any of the steps shown above.

# Meaning of key words

We don't hide behind jargon. To help you understand everything we say, here are the meanings of the key words and phrases we have used in this document.

## Certificate of insurance

This forms part of the policy and proves that **you** have motor insurance which, by law, **you** must have to drive a motor vehicle on public roads. This also shows who is allowed to drive **your car** and the purposes for which **your car** can be used.

## Endorsement

Further terms of the policy or features of the insurance cover that form part of **your** policy. Any **endorsements** that apply are printed in **your schedule**.

## Excess

The first part of a claim which **you** must pay. More than one **excess** can apply to **your** policy as shown in **your schedule**.

## Insured driver

Anyone shown on the **certificate of insurance** as a person allowed to drive **your car** and who is not excluded from driving under the conditions and exclusions of the policy or in any **endorsement** to the policy.

## Keys

Any device used for starting **your car** or using its locking mechanism or immobiliser.

## Market value

The cost of replacing **your car** with one of the same make, model, specification, year, mileage and condition. In deciding the **market value of your car**, **we** will refer to insurance industry recognised guides as well as searching for available vehicles being offered for sale to the public.

## Period of insurance

The length of time the insurance cover is in force, as shown in **your schedule**.

## Road Traffic Acts

The laws which include details of the minimum motor insurance cover needed in the **territorial limits**.

## Schedule

This forms part of the policy and contains details of **you** and **your car** and particular features of the insurance. **We** will send **you** a replacement **schedule** each time **your car** or other features of **your** insurance are changed. **We** will also send **you** a new **schedule** when **you** renew the policy.

## Statement of fact

The information **you** gave in **your** application for this insurance. This includes information given by **you** or by someone on **your** behalf.

## Territorial limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, including transporting **your car** by sea within or between them.

## We, us, our

Covea Insurance plc.

## You, your

The person or company named as the insured in **your schedule**.

## Your car

The insured car shown on the **certificate of insurance** including any accessories permanently fitted to it.

# Driving your car and its cover



## Section 1a: Damage to your car if your car can be repaired

If your car has been in an incident and can be repaired

### What we can cover you for

**We** will insure **you** against loss of or damage to **your car** caused by:

- accident or malicious damage (if **your** policy cover is comprehensive);
- fire; or
- theft or attempted theft.

**We** can choose to use parts or accessories which aren't supplied by **your car** manufacturer but are of a similar type and quality to the parts and accessories **we** are replacing.

If the repairs improve the condition of **your car**, **we** can ask **you** to pay part of the repair cost.

**You** will have to pay the repairer the total **excess** as shown in **your schedule**.

Any repairs carried out by **our** approved repairer are guaranteed for as long as **you** still own **your car** or for 5 years from the date you transfer ownership of **your car** to someone else.



### Important to note

Don't get caught out – **you** must provide a police crime reference number if **you** want to claim for loss or damage as a result of theft, attempted theft or malicious damage.

# Driving your car and its cover



## Section 1a: Damage to your car if your car can be repaired

If your car has been in an incident and can be repaired

### Benefits you receive

#### Courtesy car

**You** will be provided with a small car (such as a Ford KA) with a manual gearbox while **your car** is being repaired by one of **our** approved repairers. The courtesy car will be covered under the same terms and conditions as set out in this policy. **You** must only use the courtesy car in the United Kingdom and under the approved repairer's terms of use.

#### Recovering your car

If **your car** is damaged and it can't be driven, **we** will pay the cost of moving **your car** to the nearest approved repairer or place where it can be stored safely. If the repairer is within the **territorial limits**, **we** will also pay the cost of returning **your car** home after it has been repaired.

#### You and your passengers

**We** will make sure that **you** and **your** passengers are taken to a safe place if **your car** can't be driven after an accident.

#### Storage

**We** will pay for storage charges for **your car** as long as **you** have told **us** about them beforehand and **we** have agreed that they are reasonable.

#### Audio equipment or sat-nav equipment

**We** will pay the cost of repairing or replacing audio or sat-nav equipment permanently fitted as standard when **your car** was first registered. **We** will pay up to £750 for permanently fitted audio equipment and sat-nav equipment that was not fitted to **your car** when it was first registered.

If **you** have third party, fire and theft cover, **we** will pay up to £150 to replace or repair audio or sat-nav equipment permanently fitted to **your car**.

# Driving your car and its cover



## Section 1b: Loss of or damage to your car if your car can't be repaired

If your car has been in an incident and is a total loss (a write off)

### What we can cover you for

**We** will insure **you** against loss of or damage to **your car** caused by:

- accident or malicious damage (if **your** policy cover is comprehensive);
- fire; or
- theft or attempted theft.

If **we** choose to make a cash payment to settle **your** claim, the most **we** will pay is the **market value** of **your car** (as it is at the time of the loss or damage).

If **you** are paying for **your car** under a finance agreement, **we** will first pay the finance company and then pay any amount that is left over to **you**.

If **your car** is leased or on contract hire, **we** will pay the lease or contract hire company the amount required to settle the agreement or the **market value** of **your car**, whichever is less.

Any payment **we** make will be less the total **excess** as shown in **your schedule**.

If **your car** has a private registration plate, **we** will give **you** 30 days from the date a settlement value is agreed to transfer the private registration onto a DVLA Retention Certificate in **your** name.

If **you** do not tell **us** that **you** want to keep the private registration plate, **we** will dispose of it with **your car**.

### Courtesy car

A courtesy car is only available if **your car** can be repaired and **you** use our approved repairer. In the event **your car** is a total loss (a write-off) or stolen and not recovered, **we** cannot provide a courtesy car.



### Settling claims

If the loss of or damage to **your car** is covered under **your** policy, **we** will choose whether to arrange for repairs to **your car** or settle **your** claim by giving **you** a cash payment.

# Driving your car and its cover



## Section 1b: Loss of or damage to your car if your car can't be repaired

If your car has been in an incident and is a total loss (a write off)

### Benefits you receive

#### Recovering your car

If **your car** is damaged and it can't be driven, **we** will pay the cost of moving **your car** to a place where it can be stored safely.

#### You and your passengers

**We** will make sure that **you** and **your** passengers are taken to a safe place if **your car** can't be driven after an accident.

#### Storage

**We** will pay for storage charges for **your car** as long as **you** have told **us** about them beforehand and **we** have agreed that they are reasonable.

#### New car replacement

If **your car** is less than 12 months old and **you** have owned **your car** from the date of first registration, **we** will replace **your car** with a new one of the same make, model and specification if available in the **territorial limits** if **your car**:

- has been stolen and not recovered; or
- has been damaged and the cost of repairing **your car** is more than 55% of the list price including taxes.

If **you** are still paying for **your car** under a finance agreement, **we** will need the finance company's permission to settle the claim in this way.

If a new car of the same make, model and specification is not available in the **territorial limits**, **we** will settle **your** claim by giving **you** a cash payment.

# Driving your car and its cover



## Section 1a & 1b: Loss of or damage to your car

### What we can't cover you for

**We** will not insure loss of or damage to **your car** caused by the following.

- ✗ Wear and tear
- ✗ Punctures, cuts or bursts to tyres
- ✗ Any mechanical, electrical, electronic chip or computer software breaking or failing to work properly
- ✗ Frost, unless **you** have followed the manufacturer's instructions to avoid liquid freezing
- ✗ The wrong fuel being used
- ✗ Theft or attempted theft while nobody is in **your car**, unless all the doors, windows and other openings are closed and locked, the **keys** are removed, and the alarm is set (if **you** have an alarm)
- ✗ **Your car** being seized or destroyed by, or on behalf of, any government or public authority
- ✗ **Your car** being driven without **your** permission by **your** employee, a member of **your** family, a person living in **your** home, **your** partner, girlfriend or boyfriend, unless there is evidence that they are being prosecuted for taking **your car**
- ✗ **Your car** being taken or driven by a person who got **your** permission by pretending to be a buyer for it or by offering to sell it for **you**

**We** will also not insure the following.

- ✗ Loss of or damage to communication systems, phones, radar detectors, televisions, DVD players, portable navigation equipment or similar equipment
- ✗ Loss of or damage to any trailer, caravan or vehicle (or any property in the trailer, caravan or vehicle) being towed by **your car**
- ✗ Any decrease in value whether **you** have repaired **your car** or not
- ✗ Any extra costs resulting from parts or replacements for **your car** not being easily available in the United Kingdom
- ✗ Loss of use of **your car** and any associated costs or expenses

# Driving your car and its cover



## Section 2: Legal liability to others

### What we can cover you for

#### Legal liability

**We** will cover **your** legal liability for the death of or bodily injury to any person and damage to property caused by:

- **you** using or driving **your car**;
- **you** or an **insured driver** driving a courtesy car supplied by **our** approved repairers while **your car** is being repaired as a direct result of damage covered by this policy;
- An **insured driver** driving **your car** with **your** permission;
- Any person using (but not driving) **your car** for social, domestic and pleasure purposes with **your** permission;
- Any passenger travelling in **your car**, or getting into or out of **your car**, with your permission.

**We** will also cover the legal liability of the following people for death, bodily injury or accidental damage:

- The legal personal representatives of any person who has died and who was covered by this section of the policy;
- **Your** husband, wife, civil partner or employer while an **insured driver** is driving **your car** on the business of **your** husband, wife, civil partner or employer with **your** permission. (This cover only applies if the **certificate of insurance** shows that the business use is allowed. The cover does not apply if **your car** is owned by or hired, rented or leased to **your** employer.);
- **Your** husband's, wife's or civil partner's employer while any **insured driver** is driving **your car** on the business of **your** husband, wife or civil partner's employer with **your** permission. (This cover only applies if the **certificate of insurance** shows that the business use is allowed. The cover does not apply if **your car** is owned by or hired, rented or leased to **your** husband's, wife's or civil partner's employer.).

# Driving your car and its cover



## Section 2: Legal liability to others

### What we can cover you for

#### Legal costs and expenses

**We** will also pay:

- legal costs and expenses which **we** have previously agreed and which arise from any coroner's inquest, fatal accident inquiry or police prosecution in connection with an accident covered by this policy;
- the cost of emergency treatment to injured people if the **Road Traffic Acts** say that the payment must be made; and
- liability to other people when **your car** is being used for towing any single trailer, caravan or broken-down vehicle while attached to **your car** and if this is allowed by law, unless **you** are being paid to tow the attached vehicles.

# Driving your car and its cover



## Section 2: Legal liability to others

### What we can't cover you for

**We** will not insure loss or damage:

- ✗ to any vehicle or property that belongs to, or is in the care of, any person, company or firm claiming under this policy section or;
- ✗ to any trailer, caravan or vehicle (or to any property in the trailer, caravan or vehicle) being towed by **your car** or being towed by a vehicle being driven by **you**.

**We** will also not insure any liability:

- ✗ for death of or injury to the person driving or in charge of **your car** under this section;
- ✗ which is covered under another insurance policy;
- ✗ for pollution or contamination unless it is caused by a sudden event which was not deliberate and not expected to happen; or
- ✗ for death of or injury to an employee which arises out of or in the course of their employment by **you** or by another person, company or firm covered by this section of the policy. However, **we** will give the minimum cover needed under the **Road Traffic Acts**.

**We** will also not insure:

- ✗ loss or damage or liability which is the responsibility of the person driving or steering any vehicle being towed by **your car** or being towed by a vehicle being driven by **you**;
- ✗ any amount over £20 million for damage to other people's property (including any related indirect loss or damage) and any amount over £5 million for related legal costs and expenses as a result of any claim, or series of claims caused by one event;
- ✗ any amount over £1 million for pollution or contamination as a result of any claim, or series of claims caused by one event; or
- ✗ any legal costs or other amounts that **you** pay or agree to pay, or that any person, company or firm claiming cover under this policy section pays or agrees to pay, without first getting **our** agreement.

# Driving your car and its cover



## Section 3: Driving other cars

### What we can cover you for

If **your certificate of insurance** states **you** have cover for driving other cars, **we** will cover **your** legal liability for the death of or bodily injury to any person or damage to property (or both) caused by **you** driving any other private motor car (this does not include any commercial vehicle, motorcycle or any other motor vehicle) that **you** don't own, is not registered to **you** and is not hired to **you** under a hire purchase or rental or lease agreement, as long as:

- **you** drive in the **territorial limits**;
- the other private motor car is registered and normally kept in the **territorial limits**;
- there is a current and valid policy of insurance in force for the other private motor car **you** are driving;
- **you** have the owner's permission to drive the other private motor car;
- the other private motor car has not been seized or confiscated by, or on behalf of, any government or public authority;
- **you** are not covered by any other insurance to drive the other private motor car;
- **you** still own **your car** (or **you** are still its main driver and **you** told **us** that someone else owns **your car** when **you** insured it with **us**), it has not been stolen and not recovered or damaged or has not been declared a total loss (a write-off); and
- **you** are aged 25 or over.

### Benefits you receive

#### Driving other cars

**You** have the minimum insurance required by law (third party only) to protect **you** against any legal liability when driving another private motor car.

# Driving your car and its cover



## Section 3: Driving other cars

### What we can't cover you for

**We** will not insure loss of or damage to the private motor car **you** are driving under this section.

This cover for driving other cars does not apply if the other private motor car **you** are driving is owned by or registered to, or hired, rented or leased to, **you, your** business partner or **your** employer, or is being kept or used in connection with **your** or **your** employer's business.

This cover for driving other cars does not allow use to release a motor vehicle which has been seized by, or on behalf of, any government or public authority.

The private motor car **you** are driving under this section must not weigh more than 3.5 tonnes in gross vehicle weight.

Anything which is not covered under section 2 of this policy is not covered under this section.

If **you** have driving other cars cover, (please check **your certificate of insurance**) this is a great benefit for unexpected situations or emergencies.



If **you** need to drive another private motor car make sure it is already insured by the owner, **you** get the owner's permission and let them know that **you** aren't covered for loss or damage to their private motor car.

If **you** are regularly using someone else's private motor car with the driving other cars cover, **you** must add yourself as a named driver on their policy, as this cover should only be used for emergencies.

# Driving your car and its cover



## Section 4: Windscreens and windows

If your windscreen or windows have been damaged

### What we can cover you for

**We** will pay the cost of:

- repairing or replacing a damaged windscreen or windows of **your car**; and
- repairing scratches to the bodywork caused by the windscreen or windows being broken if they are damaged accidentally or maliciously.

**You** will need to pay an **excess** which is shown in **your schedule**.

**We** can choose to use parts or accessories which aren't supplied by **your car** manufacturer but are of a similar type and quality to the parts and accessories **we** are replacing.

**You** should call **our** Glassline on 0330 024 2270 before any work is carried out, so **you** can be put through to **our** approved glass repairer. If **you** choose not to use one of **our** approved glass repairers, **we** will limit the amount **we** pay under this section to £150 after deduction of the excess as shown on **your schedule**.

### Benefits you receive

#### You won't lose your no-claims bonus

If **you** claim under this policy section, **your** no-claims bonus will not be affected. However, **you** will need to pay an **excess** which is shown in **your schedule**.

# Driving your car and its cover



## Section 4: Windscreens and windows

### What we can't cover you for

**We** will not pay for the following.

- ✗ Damage to any part of a glass or plastic sunroof, roof panel, or foldable roof or removable hood of a convertible car.
- ✗ Loss of use of **your car**.
- ✗ Any extra costs resulting from parts for **your car** not being easily available in the **territorial limits**.
- ✗ Extra costs for work to be carried out outside normal hours, unless the windscreen is shattered or the damage affects the driver's vision or the security of **your car**.
- ✗ Any costs that are more than the **market value** of **your car**.

# Your other insurance benefits



## Section 5: Personal belongings

### What we can cover you for

**We** will pay for loss of or damage to personal belongings (including dash cams) in **your car** caused by a motor accident, fire, theft or attempted theft.

### Benefits you receive

#### Personal belongings

**We** will pay up to £250.

### What we can't cover you for

**We** will not pay for the following:

- ✗ loss of or damage to money, jewellery, phones, cameras and their accessories, stamps, tickets or documents.
- ✗ loss of or damage to tools, goods or samples carried in connection with any business.
- ✗ theft of personal belongings, unless they are in a glove box, boot or luggage compartment and **your car** is locked when it is unattended.
- ✗ theft of personal belongings from a soft-topped or convertible vehicle unless they are stolen from a locked boot or locked glove compartment.
- ✗ theft of personal belongings unless all doors, windows and other openings on **your car** are locked.
- ✗ loss or damage due to wear and tear or loss in value.
- ✗ loss of or damage to property that is covered under any other policy (a household or travel policy for example).
- ✗ the amount of **your excess** shown in **your schedule**.

# Your other insurance benefits



## Section 6: Replacement locks

If your keys are lost or stolen and not recovered

### What we can cover you for

If **your keys** are lost or stolen and not recovered, **we** will pay up to £1,000 to replace the door locks on **your car** as long as **we** are satisfied that the person who may have the **keys** knows the location or identity of **your car**.

### Benefits you receive

If **you** claim under this policy section only, **you** do not have to pay any **excess**.

### What we can't cover you for

- ✗ **We** will not pay this benefit if **your keys** are left in or on **your car** at the time of the loss.
- ✗ **We** will not pay more than **your car's market value**.

### Important to note

Don't forget to always lock the doors, check all **your** windows are shut and make sure any personal belongings are out of sight.

- Never leave **your car** engine running while **your car** is unattended.
- If **you** have an alarm, make sure **you** use it.

Please remember it is **your** responsibility to lock **your car** and make sure it is kept safe.

**We** will not cover any loss or damage if **you** don't lock **your car**.

**Your** no-claims bonus will be affected if **you** claim under this section.



# Your other insurance benefits



## Section 7: Uninsured driver protection

### What we can cover you for

If **you** are involved in an accident that is not **your** fault and the person responsible for the accident is not insured, **your** no-claims bonus will not be affected and **you** won't have to pay **your** excess.

### Benefits you receive

#### No excess to pay

If **you** claim under this policy section, **you** don't have to pay any **excess**.

#### Your no-claims bonus is safe

If **you** claim under this policy section, **your** no-claims bonus will not be affected.

### What we can't cover you for

✗ This cover will not apply if **we** are unable to trace the person responsible for the accident.

#### Important to note

To claim under this section **you** must provide **us** with the responsible person's vehicle registration number, vehicle make and model and, if possible, their name, address and phone number.

#### We'll protect you from uninsured drivers . . .

**We** don't think it's right that **you** should be out of pocket by paying an **excess** and losing **your** no-claims bonus if **you** are involved in an accident caused by an uninsured driver.



# Your other insurance benefits



## Section 8: Onward travel

### What we can cover you for

If **your car** can't be driven after an accident and **you** can't complete **your** journey, **we** will refund the cost of overnight accommodation or travel expenses for **you** and **your** passengers.

**You** must provide a receipt for the cost of overnight accommodation or travel expenses before **we** will make this payment.

### Benefits you receive

#### Accommodation or travel expenses

**We** will pay up to £100 per person (up to £500 in total).



#### Important to note

If **you** are claiming for accommodation or travel expenses please make sure **you** have a receipt.

# Your other insurance benefits



## Section 9: Child car seats

### What we can cover you for

If **you** have a child car seat fitted in **your car** and **your car** is involved in an accident, as long as **you** are making a claim under section 1 of **your** policy, **we** will pay the cost of replacing the child car seat.

### What we can't cover you for

- ✗ There is no cover for child car seats if there is no claim under section 1 of this policy for the same accident.
- ✗ The amount of **your excess** shown in **your schedule**.

# Driving your car and its cover



## Section 10: Foreign travel

### What we can cover you for

#### Compulsory insurance cover outside the territorial limits

**Your** policy provides the minimum cover **you** need by law for civil liability to other people while **your car** is used in:

- any country which is a member of the European Union; or
- any other country which the European Commission is satisfied has made arrangements to meet the requirements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of motor vehicles.

**We** will provide the minimum insurance needed in Great Britain to drive in these countries.

### Benefits you receive

#### Compulsory insurance cover outside the territorial limits

**You** have the minimum motor insurance cover needed by law (third party only) to protect **you** against any legal liability when driving abroad in these countries.



#### Important to note

**You** must take **your certificate of insurance** with you when taking your car out of Great Britain.

# Your other insurance benefits



## Section 10: Foreign travel

### What we can cover you for

**Your** policy automatically provides the cover shown on **your schedule** for up to 90 days if **your** cover is comprehensive and up to 35 days if **your** cover is third party, fire and theft within the **period of insurance** while **you** are using **your car** in the countries described in this section, as long as:

- **your car** is taxed and registered in the **territorial limits**;
- **your car** is normally kept in the **territorial limits**; and
- **you** have a permanent home in the **territorial limits**.

If **you** permanently live in Northern Ireland, **you** have foreign use cover as shown on **your schedule** which is extended for up to 365 days in the Republic of Ireland only.

**Your** policy provides cover while **your car** is being transported by rail or a recognised sea route (including while it is being loaded and unloaded) between any countries in which this policy provides cover, as long as:

- **you** are travelling with **your car**;
- the total time taken to transport **your car** is not more than 65 hours (including any stopovers during the journey); and
- the purpose of transporting **your car** is not to permanently export it.

### Benefits you receive

#### Full policy cover outside the territorial limits

**You** can use **your car** in the countries described in this section for up to 90 days if **your** cover is comprehensive and up to 35 days if **your** cover is third party, fire and theft in any one **period of insurance**.

### What we can't cover you for

- ✗ Anything which is not covered under sections 1 and 2 of this policy is not covered under this section.
- ✗ This section does not cover **you** to drive other cars.

# Your other insurance benefits



## Section 11: Personal accident benefits

### What we can cover you for

**We** will pay £5,000 if **you** or **your** husband, wife or civil partner is accidentally killed or suffers an injury described below while travelling in, or getting into or out of, **your car** or any private motor car.

- total and permanent loss of sight in one or both eyes;
- total and permanent loss of use of one or both hands or one or both feet.

### What we can't cover you for

**We** will not pay the benefit if the injury or death:

- × is the result of suicide or attempted suicide;
- × happens when the person killed or injured is under the influence of alcohol or drugs;
- × happens as a result of someone not wearing a seat belt when they have to by law; or
- × happens more than three months after the date of the accident or is not a direct result of the accident.

**We** will not pay the benefit if the injury is not listed above.

**We** will not pay the benefit if **you** are a company or firm.

**We** will not pay more than £5,000 in any one **period of insurance**, and **we** will not pay more than £5,000 for a single accident, even if the person killed or injured in the accident is insured under more than one policy with **us**.

# Your other insurance benefits



## Section 12: Medical expenses

### What we can cover you for

**We** will refund medical expenses for each injured person if **you** or anyone in **your car** is injured as a result of an accident involving **your car**.

### Benefits you receive

**We** will pay up to £100 for each injured person.



### Medical expenses can be confusing so let's explain this further

If **you** are injured in an accident **you** may have to pay for emergency treatment and prescriptions, this section covers these costs.

**You** must provide a receipt or invoice before **we** will give **you** a refund for medical expenses.

# Your no-claims bonus

## How your no-claims bonus works

If **you** make a claim, even if **you** were not responsible (for example, if **your car** is stolen or damaged by vandals) this will affect **your** no-claims bonus. **You** could lose part or all of **your** no-claims bonus. If a claim is made on **your** policy **your** price or **excess** may increase at renewal.

**We** will not reduce **your** no-claims bonus if the damage to **your car** was caused by an uninsured driver (as long as the conditions set out in section 7– Uninsured driver protection, are met).

**We** apply a step-back policy that reduces **your** no-claims bonus for each claim made when **you** renew **your** policy, depending on the claim or claims made. For an example of what would happen if a claim is made on **your** policy within the **period of insurance**, please see the table below.

### Example – how your no-claims bonus (NCB) would be affected at renewal if a claim is made during the period of insurance

Number of years' no-claims bonus currently available (without NCB protection)	No-claims bonus at the next renewal (without NCB protection)		
	No claims	One claim within the policy period	Two or more claims within the policy period
0	1	0	0
1	2	0	0
2	3	0	0
3	4	1	0
4	5	2	0
5	6	3	0
6	7	4	0
7	8	5	0
8	9	6	0
9	10	7	0

Note: In the table above a claim is where **we** have made payment for any loss, damage or injury to a third party or where any costs paid for damage to **your car** cannot be, or have not yet been, recovered.

# Your no-claims bonus

## If you have chosen to protect your no-claims bonus

Protecting **your** no-claims bonus allows **you** to make a claim without **your** no-claims bonus being reduced.

If **you** have chosen to protect **your** no-claims bonus this will be shown on **your schedule**, and **you** will only lose **your** no-claims bonus if more than two claims are made in a five-year period. If a claim is made on **your** policy **your** price or **excess** may increase at renewal.

The table below shows how **your** no-claims bonus would be affected if a claim is made on **your** policy and **you** have chosen to protect **your** no-claims bonus.

### Example – how your protected no-claims bonus would be affected at renewal if a claim is made during the period of insurance

Number of years' no-claims bonus currently available (with NCB protection)	No-claims bonus at the next renewal (with NCB protection)			
	No claims	One claim within the policy period	Two claims within the policy period	Three claims within the policy period
4	5	4	4	2
5	6	5	5	3
6	7	6	6	4
7	8	7	7	5
8	9	8	8	6
9	10	9	9	7

Note: In the table above a claim is where **we** have made payment for any loss, damage or injury to a third party or where any costs paid for damage to **your car** cannot be, or have not yet been, recovered.



If **you** have a minor incident with another person, but **you** are not claiming for the damage or loss to **your car**, another person may still make a claim against **your** policy. In these circumstances **we** may not allow **your** no-claims bonus until **we** are confident no claim will be made.

# Cancelling your policy

## If you cancel your policy

If **you** cancel **your** policy within 14 days of buying it or receiving **your** documents (whichever is later), **we** will refund **you** for the exact number of days left on the policy, less an administration charge of £10 plus Insurance Premium Tax (at the rate that applies at the time). **We** will also do this if **you** cancel **your** policy within 14 days after its renewal date. If **you** tell **us** before **your** renewal is due that **you** want to cancel and payment has been made, **we** will give **you** a full refund.

If **you** cancel the policy at any other time by letting **us** or **your** broker know and **you** have paid for **your** insurance policy in full by a single payment **we** will refund the exact number of days left on **your** policy, less an administration charge of £32 plus Insurance Premium Tax (at the rate that applies at the time).

If **you** have chosen to pay for **your** insurance policy by instalments **you** must continue to pay **your** monthly direct debit. **We** will refund any overpayment, less an administration charge of £32 plus Insurance Premium Tax (at the rate that applies at the time).

If any claim has been made by **you** or against **you** in the current **period of insurance**, **we** will not refund any amount **you** have paid.

## When we or your broker may cancel the policy

**We** (or **your** broker) may cancel **your** policy by sending **you** seven days' written notice to **your** last known address if **we** (or **your** broker) have a good reason for doing so. Some examples of situations where **we** (or **your** broker) might do this include:

- **you** not making a payment for **your** insurance policy when it is due;
- **you** not providing proof of no-claims discount or vehicle security;
- **you** providing **us** with incorrect information, and failing to put this right when **we** ask **you** to.
- **you** using threatening or abusive behaviour or language, or being intimidating towards **our** staff or suppliers

If **we** (or **your** broker) cancel **your** policy, **we** will refund the amount paid for the exact number of days left on the policy less an administration charge of £32 plus Insurance Premium Tax (at the rate that applies at the time).

If any claim has been made or expected in the current **period of insurance**, **you** will not receive any refund.

If **we** (or **your** broker) cancel **your** policy on the grounds of fraud, the cancellation may be immediate and **we** may keep any amount **you** have paid. **We** may also tell the police about the circumstances.

# General exclusions

When we really can't cover you

## This policy will not provide cover or benefits under the following circumstances

**We** do not cover any loss, damage or liability arising from an incident if **you** or anyone insured under the policy is convicted of driving while under the influence of alcohol or drugs. **We** have the right to recover from **you** any amounts which **we** pay before such conviction or which **we** are required to pay by law.

**We** will not pay for any loss, damage or liability which arises while **your car** is being:

- used for a purpose which is not allowed by the current **certificate of insurance** (racing for example);
- driven by, or is in the charge of, a person who has **your** permission to drive and who is not an insured driver (anyone not named on the policy);
- driven by a person who does not hold a valid driving licence, unless the person has held and is not disqualified from holding or getting a licence (the person driving the car must be legally entitled to do so);
- driven by a person who is not keeping to the conditions of their driving licence they hold or are entitled to hold (for example, someone driving a car on a provisional licence without having a qualified driver with them);
- driven by a person who has previously been disqualified from driving and has not reapplied for and received their licence from the issuing authority;
- used to take part in a crime (unless **your car** has been stolen);
- used in a place utilised for aircraft taking off, landing, parking or moving including airport service roads that the general public are not allowed to use;
- used in a race, speed trial, rally, track day or similar motor sporting event, or used in any connection with any event at the Nurburgring; or
- used in an unsafe or unroadworthy condition or without a valid MOT (where one is required).

**We** will not pay for any loss, damage or liability which is the direct or indirect result of the following.

- War, revolution or any similar event.
- Actual or threatened terrorism or any similar event, or action to control, prevent or stop any terrorist event.  
(Terrorism is any illegal action involving violence, force or danger to people or property that appears to be intended to:
  - cause fear among the people of a country or state;
  - disrupt any part of the economy of a government, country or state; or
  - affect the policy or conduct of a government.)
- Earthquake, riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands.
- Ionising radiation or radioactive contamination from any nuclear fuel or from nuclear waste.
- The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.



### What is an exclusion?

Exclusions list specific events, circumstances or situations where **we** do not provide cover for certain loss, damage or liability. Exclusions protect **us**, the insurance company, from unreasonable risk, and apply to all of the policy sections.

# General exclusions

## When we really can't cover you

- A deliberate act by anybody insured under this policy.
- Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound (this normally affects people who live in close proximity to airports or military bases).
- Anything harmful contained in any goods or property being towed by, carried on, supplied from, loaded on, or unloaded from **your car**.
- Any harmful or incorrect medical treatment or help given at or from **your car**.

However, **we** will provide the cover needed under the **Road Traffic Acts** for the events shown above.

**We** will not pay for any legal liability which arises under a contract or agreement unless the person, company or firm claiming cover under this policy would have had that liability if the contract or agreement had not existed.

**We** will not pay for any loss, damage or liability for which legal proceedings have been brought or judgement given in a court outside the United Kingdom, unless the proceedings or judgement are in a foreign country because **your car** was being used in that country and **we** had agreed to provide insurance in that country.

# General conditions

Please make sure you read this page

## Your duty

**We** will only provide the insurance cover set out in this policy if:

- **you** keep to the conditions of the policy; and
- the **statement of fact** does not contain any fact or declaration which is not true to the best of **your** knowledge.

## Changes in circumstances

**You** must tell **us**, as soon as possible, about any change in circumstances as this could affect **your** insurance cover.

Examples of these changes are:

- any changes to **your car**, including engine modifications and changes such as fitting alloy wheels, spoilers or skirts;
- any problem to do with the health of any person who will drive **your car**;
- a motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive **your car**;
- a change in ownership of **your car**;
- a change in use of **your car**;
- if any **insured driver** changes jobs;
- changes to **your** address or the address where **your car** is usually kept; and
- changes to the number of vehicles owned or regularly driven by **you** or by members of **your** family who live with **you**.

If a person whose details **you** have not already given **us** is likely to drive **your car**, **you** must give **us** their full details.

Please note that if **you** or **we** make any changes to **your** policy before the renewal date, **you** may have to pay an additional amount (including an administration charge of £15 plus Insurance Premium Tax at the rate that applies at the time). Please speak to **your** insurance broker or other

person acting on **our** behalf, if **you** want to make a change to **your** policy before renewal. They will be able to confirm any charges.

Please tell **us**, as soon as possible, if there are any changes to any of the details **you** have provided **us** with, that are shown on **your statement of fact**.

## Other insurance

If any other insurance policies cover the same loss, damage or liability as this policy, **we** will only pay **our** share of the amount of the claim.

## Taking care of your car and any trailer or caravan towed by your car

**You** must take all reasonable steps to:

- prevent loss of or damage to any vehicle insured by the policy;
- keep **your** car and any trailer or caravan towed by **your** car in a safe and roadworthy condition;
- ensure any Advanced Driver Assistance Systems (ADAS) fitted by the manufacturer are calibrated and updated to the manufacturer's standard (some examples of ADAS are electronic stability control, anti-lock brakes, lane departure warning, adaptive cruise control and traction control).

## Our right to recover a payment from you

If **we** have to settle a claim under the law of any country and **we** would not have paid that claim under the terms of the policy, **we** can recover from **you** the amount of any payment **we** have had to make.

## Fraud

**We** will not pay for any claim **you** make if:

- it is dishonest;
- it is exaggerated; or
- **you** or any **insured driver** makes a false statement or provides false documents to support a claim.

# General conditions

Please make sure you read this page

**We** may also tell the police and **your** policy may be cancelled, as shown under 'Cancelling **your** policy' on page 32.

## Claims procedure

After any loss, damage or accident, **you** and any person insured by this policy must:

- report the incident to **us** as soon as possible by phoning **our** Claims Helpline on 0330 024 2240;
- give **us** all the information and help that **we** ask for, including details of anyone else involved;
- send **us** every letter, claim, or legal document immediately without answering it; and
- tell **us** immediately if there is to be a prosecution, inquest or other court proceedings.

## Defending or settling a claim

**You** must not admit liability for any loss or damage, or make any offer to pay any claim. **We** are entitled to decide exactly how to carry out any legal proceedings or settle any claim and to:

- take over and defend or settle any claim in the name of any person, company or firm insured by the policy;
- take legal action in **your** name, or in the name of any person, company or firm insured by the policy, to get back any payment **we** make; and
- If **your car** belongs to someone else, or is under a hire or leasing agreement, **we** will pay the legal owner.

## Car sharing

This policy does not insure anyone to use **your car** for hire or reward. However, if passengers in **your car** make a payment towards the cost of a journey, **we** will not class this as use for hire or reward if:

- **your car** is not designed or adapted to carry more than seven people including the driver;
- the passengers are not being carried in the course of the business of carrying passengers; and

- the total of the payments made by all the passengers does not include a profit.

## Service and repair

This policy will continue to provide insurance cover for **you** under policy section 2 while **your car** is with motor traders or their employees being serviced or repaired. (**We** will ignore any restriction in use on **your certificate of insurance** which excludes use for motor-trade purposes under these circumstances.) However, the insurance cover for other people, companies or firms referred to in section 2 will not apply. Other sections of the policy which apply for the type of cover shown in **your schedule** will also continue to apply if **your car** is being driven by an **insured driver** or is not being driven at the time of the incident.

## Paying for your insurance

If **you** have not paid for **your** full insurance policy and **you** make a claim under this policy, **we** may deduct the amount **you** still owe when **we** pay to settle the claim.

## Renewing your policy

**We** may automatically renew **your** policy on the renewal date. If **we** do this, **we** will write to **you** before the renewal date with details of the renewal terms. If **you** pay for **your** insurance by direct debit, **we** will continue to take payments from **your** bank account for the renewal price. If **you** do not want to renew, **you** must tell **your** broker or **us** before the renewal date. **We** will then refund any payment **we** have taken for **your** renewal premium. If **you** do not want to renew, but **you** only tell **your** broker or **us**, after the renewal date, **we** will work out the refund as though **you** had cancelled the policy as shown in Cancelling **your** policy on page 32.

# More information

Other things you should know about us and how what we do is regulated

## Registration and Regulatory Information

Covea Insurance plc. Registered Office: Norman Place, Reading, RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277.

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be able to get compensation from the FSCS if **we** cannot meet **our** obligations. Motor Insurance is covered for 100 % of the claim without any upper limit. **You** can get more information about this at [www.fscs.org.uk](http://www.fscs.org.uk) or **you** can phone the FSCS on 0800 678 1100 or 0207 741 4100. **You** can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register).

## Motor Insurance Database

Information relating to **your** insurance policy will be added to the Motor Insurance Database (MID), managed by the Motor Insurers' Bureau (MIB).

It is vital that **your** correct registration number is shown on the MID. If it is not, **you** are at risk of having **your car** seized by the police. **You** can check that **your** correct registration number is shown on the MID at [www.askmid.com](http://www.askmid.com).

## Law

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

## Cheatline

To report insurance fraud, please call: Cheatline on 0800 422 0421.

**You** can also report insurance fraud online at: [www.insurancefraudbureau.org/cheatline/](http://www.insurancefraudbureau.org/cheatline/)

For **your** and **our** protection and for training purposes, **we** may record or monitor phone calls.

## Your Car Insurance Private Car Product



[www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)



Covéa Insurance  
A&B Mills  
Dean Clough  
Halifax  
HX3 5AX

All information in this document is correct at the time of release (May 2018).  
For full up to date information please visit our website.

Covea Insurance plc  
Registered Office: Norman Place, Reading, Berkshire, RG1 8DA  
Registered in England and Wales No. 613259  
Authorised by the Prudential Regulation Authority and regulated  
by the Financial Conduct Authority and the Prudential Regulation  
Authority No. 202277



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