

## Car Insurance Policy Summary

This policy summary outlines your car insurance cover, please read this carefully. It does not give details of all of the policy limits, terms, conditions and exclusions. For full details of your car insurance cover, please refer to your car insurance policy document, your certificate of insurance, your schedule and any endorsements that apply.

### Insurer

This insurance policy is provided by Covea Insurance plc. Provident Insurance is a trading name of Covea Insurance plc.

### Type of cover

Comprehensive car insurance cover.

### Cover provided

Comprehensive (Comp) – you are covered for loss or damage to your car caused by fire, theft, accident or vandalism. If you are involved in an accident; you are covered for the damage you cause to other people's vehicles, property or injuries they sustain.

### Period of cover

This is an annual policy. The effective date for your policy is shown in your schedule. The policy is renewable each year.

We recommend that you review and update your cover periodically to ensure it remains adequate.

### Cancelling your policy

#### Cancellation

##### What happens if I change my mind?

If this cover does not meet your needs, please let us know within 14 days. We will refund the premium for the exact number of days left on the policy less an administration charge of £25 unless you have made a claim or a claim has been made against you, in which case no refund of the premium will be given and all premiums are due. We will also do this if you want to cancel the policy within 14 days after the renewal date.

##### Can I cancel my policy?

You can cancel your policy at any other time by letting us know on 03300 240 123. If no claim has been made or anticipated in the current period of insurance, we will refund the exact number of days left on your policy less an administration charge of £55. If you cancel your policy at any time following the successful renewal of your insurance policy, the cancellation administration charge will be £25.

##### Can my insurer cancel my policy?

The policy may be cancelled by us at any time:

- if we have a good reason for doing so. Some examples of situations where we would have a good reason for cancelling your policy include you not paying the premium when it is due, not providing documents we ask for (such as proof of no-claims discount or security) or providing us with incorrect information, and failing to put this right when we ask you.

We will do this by sending you seven days' written notice to your last known address (if this happens, we will refund the premium for the exact number of days left on the policy less an administration charge of £55 if this the first year of insurance with us, or £25 following the successful renewal of your policy.)

If you or we cancel this policy and you have purchased additional products from us, they will automatically be cancelled at the same time.

# Section 1: Loss of or damage to your car

## Features and benefits

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

- accident or malicious damage
- fire, theft or attempted theft

## 1a) Loss of or damage to your car if your car has been in an incident and is repairable

**Courtesy car** - You will be provided with a small car (such as a Ford KA with a manual gearbox) whilst your car is being repaired by one of our approved repairers.

**Audio or satellite navigation equipment** - We will pay the cost of repairing or replacing audio or satellite navigation equipment that was permanently fitted as standard when your car was first registered. We will pay up to £500 for permanently fitted audio and satellite navigation equipment that was not fitted to your car when it was first registered.

## 1b) Loss of or damage to your car if your car has been in an incident and is a total loss (a write-off)

**New Car Replacement** - Available if your car is:

- damaged so that the cost of repair is more than 55% of the maker's current list price; or
- stolen and not recovered.

New car replacement does not apply if:

- your car is more than one year old from the date of first registration at the time of loss or damage;
- you did not buy your car from new; or
- a new car of the same make, model and specification is not available in the territorial limits.

## Significant exclusions or limitations

### What we can't cover you for:

We will not insure loss of or damage to your car:

- caused by the wrong fuel being used.
- caused by theft or attempted theft while nobody is in your car, unless all the doors, windows and other openings are closed and locked, the car keys are removed, and the car is alarmed (if you have an alarm.).
- if it is 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.

### Courtesy Car

- A courtesy car is only available if your car is repairable 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.

## Section 2: Legal liability to other people

### Features and benefits of your policy

Provides cover for legal liability for the death or bodily injury to any person or damage to property.

### Significant exclusions or limitations

#### What we can't cover you for:

- 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.

We will not pay for loss or damage to any vehicle or property that you or any person claiming under this policy section owns or possesses.

## Section 3: Driving other cars

### Features and benefits of your policy

We will cover your legal liability for the death of or injury to any person and/or damage to property caused by you driving any other private motor car that you don't own, is not registered to you and not hired to you under a hire purchase or rental/leasing agreement.

### Significant exclusions or limitations

- this cover applies while you still own the insured vehicle and you are over 25 years of age.
- this cover does not allow use to secure the release of a motor vehicle, which has been seized by, or on behalf of, any government or public authority.

#### What we can't cover you for:

- any commercial vehicles, motorcycles, or any other motor vehicle that is not a private motor car; and
- driving any other private motor car outside the territorial limits as defined in your policy document.

Your certificate of car insurance will confirm if you have this cover.

## Section 4: Windscreen and windows

### Features and benefits of your policy

Provides cover for the cost of repairing or replacing damaged windscreen or windows of your car.

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

### Significant exclusions or limitations

- you will have to pay an excess shown in your schedule. This is reduced where you use one of our approved repairers.
- if you do not use one of our approved repairers, the most we will pay under this section is £100 after deducting excesses.

#### What we can't cover you for:

- damage to any part of a glass or plastic sunroof, roof panel, or foldable roof or removable hood of a convertible car; or
- damage as a result of a deliberate act by anybody insured by this policy; or
- 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; or
- any costs that are more than the market value of your car.

## Section 5: Personal belongings

### Features and benefits of your policy

Provides cover up to £250 for loss or damage to personal belongings in your car caused by a motor accident, fire, theft or attempted theft.

### Significant exclusions or limitations

#### What we can't cover you for:

- theft of personal belongings, unless they are hidden in a glovebox, boot or luggage compartment.
- theft of personal belongings unless all doors, windows and other openings on your car are locked, and it is broken into by force.

You must provide a receipt or invoice before we will make payment for any personal belongings.

## Section 6: Replacement locks

### Features and benefits of your policy

Provides cover up to £1,000 to replace the doors and boot locks on your car provided that we are satisfied the person who may have the keys, knows the location or identify of your car.

If you claim under this section only, you do not have to pay an excess. However, this will affect your no claims bonus.

### Significant exclusions or limitations

#### 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;
- you do not report the loss to the police within 24 hours of discovering it

We will not pay more than your car's market value.

## Section 7: Uninsured driver protection

### Features and benefits of your policy

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 if you claim under this policy.

### Significant exclusions or limitations

This cover will not apply if we are unable to trace the person responsible.

To claim under this section we need you to provide us with the responsible party's vehicle registration number, vehicle makes and model and if possible their name, address and contact number.

## Section 8: Onward Travel

### Features and benefits of your policy

Reimbursement for overnight accommodation or travel expenses up to £50 per person (up to £300 in total), if your car is not roadworthy after an accident and you cannot complete your journey.

### Significant exclusions or limitations

You must provide a receipt or invoice before we will make payment.

## Section 9: Child car seats

### Features and benefits of your policy

Provides cover up to £100 per child car seat, if your car is involved in an accident.

### Significant exclusions or limitations

#### 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.

You must provide a receipt for the original child car seat, before we will make this payment.

## Section 10: Foreign travel

### Features and benefits of your policy

Full policy cover is provided to allow your car to be used in:

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

### Significant exclusions or limitations

Your policy automatically provides the cover for up to 90 days within the period of insurance, while you are using your car in the countries described above, 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.

We do not offer insurance cover in countries that are not listed above.

## Section 11: Personal accident benefits

### Features and benefits of your policy

Provides cover up to £5,000 should you, your husband, wife or civil partner be accidentally killed, suffer the loss of sight, hands or feet while travelling in your car, or getting into or out of any private motor car.

### Significant exclusions or limitations

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

- is as 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 required to do so 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 you are a company or firm.

## Section 12: Medical expenses

### Features and benefits of your policy

Provides cover to refund up to £100 in medical expenses for each injured person if you or anyone in your car is injured as a result of an accident involving your car.

### Significant exclusions or limitations

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

## No claims bonus protection

### Features and benefits of your policy

- protected no-claims bonus is available for policyholders with 4 years or more no-claims bonus and will be shown on your policy schedule if purchased.
- you will only lose your no-claims bonus if there are more than two claims in any five years of insurance.
- please refer to the no-claims bonus section in your car insurance policy document for full details.

## All policy sections

### Significant exclusions or limitations

- excesses may apply and are shown on your schedule.
- exclusions under each section of cover in your car insurance policy document.
- fees are shown on your schedule.

## How to report a claim

To tell us about a new claim, please call our Claims Helpline on 03300 240 242.

This service is open 24 hours a day, 365 days a year. It is a condition of your policy that you must report incidents to us as soon as possible. Please see your car insurance policy document for more information.

To tell us about a new windscreen or windows claim, you should call our Glassline on 03300 240 244.

## Please tell us if there is something wrong

### How to make a complaint

For full details of our complaints procedure, please contact us. Or you can download a copy from our website at [www.providentinsurance.co.uk/help](http://www.providentinsurance.co.uk/help)

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

By phone	03300 240 640
By email	<a href="mailto:customer.relations@providentinsurance.co.uk">customer.relations@providentinsurance.co.uk</a>
Write to us	Customer Relations Provident Insurance PO Box 847 Dean Clough Halifax HX1 9RE

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](mailto: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.

## Financial Services Compensation Scheme (FSCS)

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.

## 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.

Provident Insurance is a trading name of Covea Insurance plc. Registered Office: Norman Place, Reading, RG1 8DA. Registered in England and Wales, Number: 613259. 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.

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