

vavista

www.vavista.com

Policy Summary

Watford Insurance

Please keep this wording safe



Policy Summary and Other Important Information

Type of Insurance: Private Car

Duration of Policy: The Policy will remain in force for 12 months from the date of commencement (or otherwise shown on the Policy schedule) and for any period for which you renew the Policy, as long as you continue to pay Your premium.

Some important facts about Your Car insurance are summarised below. This summary does not contain the full terms and conditions of the contract and does not form part of Your contract of insurance. It is important that You read Your Policy Booklet. If You have any concerns with Your Policy, features and benefits, terms or conditions, please contact Your broker. Any Excess(es) or Endorsement(s) that are applied to Your Policy will be shown on Your Motor Policy Schedule.

Note: Your Policy excludes some situations and circumstances. It is of importance that You read the full Policy Booklet to ensure that cover meets Your demands and needs, and You are familiar with all aspects of cover given to You and in what circumstances this may be excluded or limited.

Your Car Insurance Policy

This Policy is underwritten by:

Watford Insurance Company Europe Limited;
Alwyn Insurance Company Limited; and
Southern Rock Insurance Company Limited.

What is Comprehensive Cover? (Comp)

Comprehensive cover insures against any accident that You may have, whether it is Your fault or not. This includes damage caused to Your Car when it is unattended, such as a vandalism incident or a hit and run. Comprehensive cover also covers Your legal liability to third parties (including damage to their vehicle or compensation for injuries sustained if the accident was Your fault). The cover extends to Fire damage to Your Car, or damage arising out of the Theft of Your Car.

What is Third Party Fire and Theft Cover? (TPFT)

Your legal liability to third parties is covered (including damage to their vehicle or compensation for injuries sustained if the accident was Your fault). The cover also extends to Fire damage to Your Car, or damage arising out of the Theft of Your Car.

What is Third Party Only Cover? (TPO)

Your legal liability to third parties is covered (including damage to their vehicle or compensation for injuries sustained if the accident was Your fault). There is no cover for damage to Your Car from any cause whatsoever. This cover complies with the minimum legal requirements of the Road Traffic Act.

Policy Cover Index

Policy Cover	Comprehensive	Third Party Fire and Theft	Third Party Only
Section 1. Loss of or damage to Your Car	✓	✓*	X
Section 2. Liability to Third Parties	✓	✓	✓
Section 3. Medical Expenses	✓	X	X
Section 4. Emergency Medical Treatment	✓	✓	✓
Section 5. No Claims Discount	✓	✓	✓
Section 6. Foreign Travel	✓	✓	✓
Section 7. Servicing or Repair	✓	✓	✓
Section 8. Personal Belongings	✓	X	X
Section 9. Windscreen and Glass Cover	✓	Optional**	Optional**
Section 10. Personal Accident	✓	X	X

* Section 1 only applies to Third Party Fire and Theft policies for loss or damage caused directly by Fire or Theft.

** Section 9 is only applicable for Third Party Fire and Theft and Third Party Only policies if You have purchased this as an optional extra and it is shown on Your Motor Policy Schedule.

Main Benefits and Features

Note: Please refer to the Significant or Unusual Exclusions or Limitations that follow this section and refer to the Policy Booklet for ALL terms and conditions.

Benefits of Cover	Note	Cover Type		
		Comp	TPFT	TPO
Section 1: Loss or Damage to Your Car				
In the event of loss or damage to Your Car or Accessories resulting from Accident, Fire or Theft We will either; Repair the damage, replace what is lost or damaged beyond economical repair or pay the cost of the loss or damage. If You advise Us that Your Car cannot be driven because of the loss or damage covered under this Policy, We will arrange and pay for the cost of protecting Your Car and taking it to the nearest competent repairer. After it has been repaired, We will arrange and pay for the cost of delivering it to Your address in the United Kingdom.	The most We will pay is the Market Value of Your Car and attached Accessories at the time of the loss or damage (subject to the limits applicable to in-car entertainment, communication and navigation equipment as shown below). We will not pay for any loss of use or value of Your Car. We will retain the right to the salvage of a vehicle following a total loss.	Yes	Yes (Fire or Theft claims only)	No
Section 1: Repair Guarantee & Courtesy Car				
If Your car is repaired by our Approved Repairer: <ul style="list-style-type: none"> Works carried out by them will be guaranteed for 5 years. You will be supplied with a small manual hatchback Car while Your Car is being repaired. 	Any parts fitted by our Approved Repairers will be guaranteed as per the manufacturer's parts guarantee throughout the time that You own Your Car.	Yes	Yes (Fire or Theft claims only)	No
Section 1: In-Car Entertainment, Communication and Navigation Equipment				
Loss of or damage to permanently fitted; radios, cassette, compact disc or DVD players, telephones, CB radios and visual navigation equipment in direct connection with loss or damage to Your Car and is limited to the amounts shown upon any one occasion.	The cover levels shown are prior to deduction of the applicable Policy Excess. Portable items that can function independently of Your Car such as radar detection equipment, personal digital assistants or portable GPS navigators, cassette tapes, compact discs, DVDs, Dashboard-cameras, MP3 Players, DVD Players or any form of Tablets are not covered under this section.	£750	Limit £100	No
Section 1: Young / Inexperienced Drivers				
The standard Policy Excess is stated on Your Motor Policy Schedule. If Your Car or any of its Accessories or spare parts are damaged whilst Your Car is being driven by, or in the charge of a person who is a Young and/or Inexperienced Driver, You will have to pay an additional Excess towards any claim.	Inexperienced Driver <ul style="list-style-type: none"> Any driver 25 years of age and over but who has held a Full UK/EU licence for less than 12 months £150 Young Driver Aged 21-24yrs (Inclusive) £200 Aged 17-20yrs (Inclusive) £300 	Yes	Yes	Yes
Section2: Liability to Third Parties				
The Policy covers You for all You legally have to pay for the death of or personal injury to any person as a result of an incident involving Your Car.		Yes	Yes	Yes
The Policy covers You for damage to any property as a result of an incident involving Your Car for up to £20,000,000 and for costs and expenses incurred up to £5,000,000.	This cover applies to any one event or series of incidents resulting from one event.	Yes	Yes	Yes

Benefits of Cover	Note	Cover Type		
		Comp	TPFT	TPO
<p>If We give Our prior written agreement, We will pay the fees of the legal representatives We instruct to:</p> <p>a) Represent anyone insured under this Policy at any Coroner's Inquest or Fatal Accident Inquiry and to defend proceedings in a Court of Summary Jurisdiction for any incident which might give rise to a claim under part (b) below.</p> <p>b) Defend anyone insured under this Policy if legal proceedings are taken against that person for manslaughter or causing death by reckless driving.</p>	<p>This cover for legal fees and expenses only applies if:</p> <ul style="list-style-type: none"> You ask Us to provide the cover and We agree in writing to provide it. The death or deaths giving rise to the proceedings are caused by an incident covered by this Policy. The event causing the deaths must have happened within the Territorial Limits. 	Yes	Yes	Yes
Driving Other Cars Policy Extension	Not provided under any terms.	No	No	No
Section 3: Medical Expenses				
If You, Your driver or any of Your passengers are injured in an incident involving Your Car, We will pay medical expenses of up to £100 for each insured person.		Yes	No	No
Section 4: Emergency Medical Treatment				
We will pay the NHS their cost in providing You with any Emergency Medical Treatment that they are entitled to recover under the Road Traffic Act 1988.	If this is the only payment We make, it will not affect Your No Claims Discount.	Yes	Yes	Yes
Section 5: No Claims Discount				
We may reduce the premium You pay when You renew Your Policy subject to no payments being made for any claims which occurred within the current Period of Insurance. If You do not have any claims during the current period of insurance, We will increase Your existing no claims discount entitlement by 1 year up to a maximum of 9 years, whether Your no claims discount is protected or not.	<p>In the event of a claim, the unprotected discount will be reduced in accordance with Our step back rules, shown in the Policy Wording.</p> <p>We reserve the right to retain proof of Your no claims entitlement until all payments due have been made.</p>	Yes	Yes	Yes
Section 5: No Claims Discount Protection				
If You have selected this protection and it is shown on Your Motor Insurance Schedule, any discount entitlement shall be maintained provided that no more than two claims have arisen in any five consecutive years.	<p>In the event of a claim during the Period of Insurance, Your current protected no claims discount entitlement will be reduced in accordance with Our scale shown in the Policy Wording.</p> <p>We reserve the right to retain proof of Your no claims entitlement until all payments due have been made.</p>	Yes - If selected	Yes - If selected	Yes - If selected
Section 6: Foreign Travel				
In compliance with European Union (EU) directives the insurance provided by this Policy will allow the minimum cover required to use Your Car in any country which is a member of the European Union or any country which the Commission of the EU is satisfied has made arrangements to meet the requirements of Article 7.2 of the EU directive of Civil Liabilities arising from the use of Motor Vehicles. This extension is provided for the purpose of social, domestic and pleasure travel only.	<p>In addition to this minimum cover the insurance provides the cover shown in Your Motor Policy Schedule in any country referred to in Section 6 of the Policy wording, subject to Your permanent place of residence being within the Territorial Limits.</p> <p>Please also refer to the exclusions to this section to ensure You are familiar with limitations of use prior to travel.</p>	Yes	Yes	Yes

Benefits of Cover	Note	Cover Type		
		Comp	TPFT	TPO
Section 7: Servicing or Repair				
Your cover will continue to apply to Your Car when it is in the possession of the motor trade for overhaul, upkeep, service or repair unless any other insurance operates.	At these times the driving and usage limitations set out in Your Certificate of Motor Insurance will not apply, providing the car is being driven or worked on only by a motor trader or their employees.	Yes	Yes	Yes
Section 8: Personal Belongings				
For any one incident, We will pay up to a maximum of £150 for loss or damage to Personal Belongings carried in or on Your Car caused by Fire, Theft or accidental means.	Cover for the cost of replacing children's car seats and booster seats up to a maximum amount of £100 is also included if Your Car is involved in an incident, damaged by Fire or Theft, or stolen and not recovered, even if there is no apparent damage.	Yes subject to limits	Yes subject to limits	No
Section 9: Windscreen and Glass Cover				
We will pay for a broken or damaged windscreen or windows in Your Car and scratching of the bodywork caused by them breaking. Furthermore, if Your Car is fitted with an Advanced Driver Assist System (ADAS), We will also pay for Camera and Sensor Calibration (CSC) if required after a repair or replacement. You will pay the Excess, shown in Our Policy Wordings, towards each claim for a broken windscreen or windows. If the damage is repairable and does not require a replacement windscreen, window or camera and sensor calibration, then the Excess does not apply.	<p>Provided You contact the Glass Helpline to arrange for replacement or repair of Your windscreen or windows, the cover provided by this Policy will be unlimited. However, if any other repairer is used then cover will be restricted to £100, less the standard Excess.</p> <p>Any payment under Section 9 solely for the breakage of Your windscreen or windows shall not affect any entitlements to No Claims Discount.</p>	Yes subject to limits	Optional Extra	Optional Extra
Note: Where Policy cover is upgraded to Comprehensive, following a change to the insured car during the term of the Policy, all benefits under Section 9 Windscreen & Glass Cover remain excluded unless cover was taken out as an optional extra at the inception of the Policy.				
Section 10: Personal Accident				
If You, Your Spouse or Civil Partner (As defined in the Civil Partnership Act 2004) suffer accidental bodily injury in direct connection with Your Car within the Territorial Limits We will pay the amounts shown in the Policy Wording if, within three months of the accident, it directly causes complete and permanent disability; loss of use of one or more limbs at or above the elbow or loss of sight in one or both eyes or Accidental Death.	<p>The most We will pay is the limit for any one cause of death or injury during any one Period of Insurance.</p> <ul style="list-style-type: none"> • Accidental Death - £5,000 • Complete and Permanent Disability <ol style="list-style-type: none"> 1. Loss of use of one or more limbs at or above the elbow or knee - £5,000 2. Loss of sight in one or both eyes - £5,000 	Yes	No	No

Significant or Unusual Exclusions or Limitations to Your Policy

Section 1: Loss or Damage to Your Car

Exclusions to Section 1 of Your Policy

We will not pay for any of the following:

- Loss where property is obtained or attempted to be obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, un-collectable, irrecoverable or irredeemable for any reason.
- Loss or damage to Your Car arising from it being taken by, or driven by, a person who was not an insured driver under the Policy, but was a member of Your family or household or any other person known to You, unless You can prove that the person intended to permanently deprive You of Your Car and You have actively assisted in the prosecution of the person(s).
- Loss of or damage to Your Car or Accessories, whilst Your Car is left unattended, arising from Theft, attempted Theft, malicious damage or vandalism when:
 - the ignition keys have been left in or on Your Car; or Your Car has not been secured by means of door and boot lock; or
 - any window or any form of sliding or removable roof or hood have been left open or unlocked; or
 - Your Car is fitted with a manufacturer's standard security device and the device is not operational or is not in use.
- Loss or damage arising from any intentional damage to any property or the death of, or injury to any person caused by or incurred with the consent or connivance of the insured or arising out of the deliberate use of Your Car:
 - To cause damage to other vehicles or property; and/or
 - To cause injury to any person and/or to put any person(s) in fear of injury.
 - To commit suicide
- Loss or Theft of keys or similar device, remote controls or security devices and in any of these events the replacement of locks.
- Loss of or damage to Accessories and spare parts by Theft if Your Car is not stolen at the same time.
- Loss or damage to Your Car through deception by someone who claims to be a buyer.
- Any storage charges unless You tell Us about them and We agree in writing to pay for them.
- Loss or damage arising whilst Your Car is being driven by, or in the charge of, a driver described on Your Certificate of Motor Insurance as an insured driver, or any other person who is:
 - Driving with an alcohol level in excess of the legal limit; or
 - Driving while unfit through drink or drugs; whether prescribed or otherwise; or
 - Failing to provide a blood, urine or breath specimen when required to do so, without lawful reason.
- Loss or damage if Your Car is being driven by someone who does not hold a valid, or has a suspended or revoked Driving Licence or someone who is driving outside of the conditions of their licence.
- Loss or damage if at the time of an incident, regardless of type, be that accident, Fire, malicious damage or Theft, Your Car is used in an unsafe or unroadworthy condition or, where such regulations require, does not have a current M.O.T certificate (You may be asked to provide details to show that Your Car was regularly maintained and kept in a good condition).

Section 2. Liability to Third Parties

It is not intended that The Contracts (Rights of Third Parties) Act 1999 gives anyone else any rights under this Policy including the right to enforce any part of it.

Driving Other Cars

Driving other cars is not provided on this Policy under any terms.

Exclusions to Section 2 of Your Policy

Cover under the Policy will not apply:

- Unless the person driving holds a licence to drive such a car, and has held a licence to drive such a car at the time of the incident giving rise to the claim, and is not disqualified from holding or obtaining such a licence except when Your Car is being driven and a licence is not required by law.
- Unless he/she shall observe, fulfil and be subject to the Terms, Exclusions, Conditions and Endorsements of the Policy in so far as they can apply.
- To Indemnify any person involved in an accident following which You, a driver described on Your Certificate of Motor Insurance as an insured driver, or any other person are:
 - Driving with an alcohol level in excess of the legal limit;
 - Driving while unfit through drink or drugs; whether prescribed or otherwise
 - Failing to provide a blood, urine or breath specimen when required to do so, without lawful reason
- To Indemnify any intentional damage to any property or the death of or injury to any person caused by or incurred with the consent or connivance of the insured. Any liability whatsoever arising out of the deliberate use of Your Car:
 - to cause damage to other vehicles or property; and/or
 - to cause injury to any person and/or to put any person(s) in fear of injury
 - to commit suicide

Section 6. Foreign Travel

Exclusions to Section 6

The following is not covered:

- If Your Certificate of Motor Insurance allows You to drive any other Car, that cover does not apply outside of the Territorial Limits; Section 6 applies only to Your Car.
- Any loss, damage or liability when Your Car is taken outside of the Territorial Limits for any reason other than a temporary visit for social, domestic and pleasure purposes.
- Any loss, damage or liability if Your permanent place of residence is not within the Territorial Limits.

Note: This extension is provided for the purpose of social, domestic and pleasure travel only.

Section 8. Personal Belongings

Exclusions to Section 8

We shall not be liable for loss of or damage to the contents of Your Car including but not limited to:

- Theft of Personal Belongings if carried in an open top or convertible car unless contained in a locked boot.
- Loss of or damage to Personal Belongings arising from Theft while the ignition key or similar device has not been removed or all doors, windows and other openings have not been closed and locked whilst Your Car is left unattended.

Section 9. Windscreen and Glass Cover

Conditions to Section 9

1. No claim against the Policy will be considered if reported more than thirty days after the expiry of Your Motor Insurance Policy, regardless of the date on which the damage occurred.
2. Damage that happened before the start of the Policy is not covered.
3. No claims can be made under this section of the Policy for acts of malicious damage or vandalism. Claims for these incidents shall be dealt with under Policy Section 1.

Exclusions to Section 9

We will not pay for any of the following:

- Any incidents due to mechanical failure of automatic or manual sun roofs, roof panels, convertible roofs or Advanced Driver Assist Systems Camera or Sensor.
- Any incident, loss or damage whilst Your Car is being driven outside the Territorial Limits, claims for these incidents shall be dealt with under Policy Section 1 and may be subject to an accidental damage Excess as detailed in Your Motor Policy Schedule.

Note: Where Policy cover is upgraded to Comprehensive, following a change to the insured car during the term of the Policy, all benefits under Section 9 Windscreen & Glass Cover remain excluded.

Section 10. Personal Accident

Exclusions to Section 10. Personal Accident

It is imperative that you refer to Your Policy Wording for ALL terms, conditions and exclusions. The cover under this section will also not apply if:

- The injured person is less than 21 years of age or 70 years and over at the time of the accident.
- The death or bodily injury is caused by disease, physical sickness or disability.

General Exclusions Applying to the Whole Policy

- The Policy does not apply when any car covered by it is:
 - Used for any purpose not permitted by the effective Certificate of Motor Insurance.
 - Driven by or in the charge of anyone who is not described in the Certificate of Motor Insurance as a person entitled to drive or who is excluded from driving by any Endorsement or covered by another Policy.
 - Driven by or in the charge of anyone who does not have a valid driving licence or who is disqualified from driving or who has not held a driving licence or who is prevented by law from holding one or who is driving outside the conditions or limitations of their driving licence, particularly, but not limited to, that of not being accompanied by a qualified driver whilst holding a provisional driving licence.
 - Driven by or in the charge of anyone who does not meet all the conditions described in the Endorsements in Your Motor Policy Schedule and all the General Conditions Applying to the Whole Policy and any other Terms of the Policy.
- If You or anyone acting on Your behalf knowingly commit a fraudulent act or submit a fraudulent document or make a fraudulent statement or exaggerate any claim made under the Policy, We will not pay the claim and cover under this and all other insurances currently in force with Us with which You are connected will cease immediately. You will not be entitled to any refund of premium under this or any other Policy with Us.
- The Policy does not cover any loss, damage or liability if Your permanent place of residence is not within the Territorial Limits.
- The Policy does not provide cover to anyone who fails to keep to the Terms, Exceptions, Exclusions, Conditions and Endorsement(s) of the Motor Insurance Policy.
- This Policy does not cover securing the release of a motor car which has been seized by, or on behalf of, any government or public authority.
- This Policy does not provide cover for incident, injury, damage or loss for any person involved in an accident arising out of the deliberate use of Your Car:
 - To cause damage to other vehicles or property; and/or
 - To cause injury to any person and/or to put any person(s) in fear of injury
 - To commit suicide.

General Conditions Applying to the Whole Policy

Your Cancellation Rights - Cooling-Off Period

You have the right to cancel Your Policy during a period of 14 days either from the day of purchase of the contract or the day on which You receive Your Policy documentation, whichever is later. If You wish to exercise Your right to cancel during this initial period of cover, You may do so by notifying Us of the cancellation in writing. You will be entitled to a refund of the premium paid (as long as You have not made a claim, or a claim having been made against You), subject to a deduction for the time You have been covered and for any cost incurred in issuing the Policy, as detailed in the broker's Terms of Business.

Cancelling Your Policy (Outside the Cooling-Off Period)

You may cancel the Policy at any time by notifying Us of the cancellation of Your Policy in writing. On cancellation of Your Policy and subject to You not having made a claim or a claim having been made against You, any refund of premiums will be calculated on a pro-rata basis and paid to You after deducting the cancellation charge, as set out in the Broker's Terms of Business.

We have the right to cancel Your Policy at any time by giving You seven days' notice in writing where there is an exceptional or valid reason for doing so. We will send Our cancellation letter to the latest address We have for You and will set out the reason for cancellation in Our letter. Exceptional or valid reasons may include but are not limited to:

- a. Where We have been unable to collect a premium payment. In this case We will contact You requesting payment. If We do not receive payment We will write to You notifying a period for payment, after which We may cancel Your Policy. If We have not received Your payment by the end of the period notified to You, We will issue a letter confirming We have cancelled Your Policy.
- b. Where You are required in accordance with the Terms of this Policy Booklet to co-operate with Us, or send Us information or documentation and You fail to do so in a way that significantly hinders Our ability to process a claim, or Our ability to defend Our interests We may issue a cancellation letter to advise You and We will cancel Your Policy if You fail to co-operate with Us or provide the required information or documentation within the seven day cancellation notice period.
- c. Where We do not receive evidence of Your no claim discount, licences for all drivers named on Your Policy or any other valid requests to support the accuracy of information You gave Us and on which Your insurance Terms are based upon.
- d. Where You do not take care of Your Car as required in the General Conditions Applying to the Whole Policy, Section 4 - Care of Your Car.
- e. Where necessary to comply with any applicable laws or regulations.
- f. If We decide for reasons of strategy or cost that it is no longer viable for Us to continue to provide cover within the particular country or market sector that applies to Your Policy.
- g. In the unlikely event that for any of the reasons listed in General Exclusions Applying to the Whole Policy, points 4 and / or 8, We expect to experience unsustainable losses for the particular country or market sector that applies to Your Policy.

Alternatively, we have the right to cancel Your Policy immediately, at any time during Your Policy Period, where there is

evidence of fraud or a valid reason for doing so. We will still send Our cancellation letter to the latest address We have for You and will set out the reason for cancellation in Our letter. Valid reasons allowing us to immediately cancel may include but are not limited to:

- a. Where You deliberately or recklessly tell Us something which is untrue or misleading in response to any question We ask You when You take out cover under this Policy, or amend Your cover under this Policy.
- b. Where You have carelessly misrepresented relevant information which, if correctly represented at the time of application, would have caused Us to decline Your application for cover.
- c. Where We have evidence of fraud or dishonesty.
- d. Where We have evidence of abusive or threatening behaviour.
- e. If we discover that Your Car is currently impounded by any government or public authority.
- f. Not having paid or agreeing to pay the premium.
- g. If You are in breach of any of the Terms, Exceptions, Exclusions, Conditions or Endorsements contained in or endorsed upon this Policy.
- h. In the event that Your Car has been deemed a total loss or has been stolen and not recovered but you have not changed the vehicle insured under Your Policy within 14 days of the claim being settled.

Note: If We cancel Your cover as a result of points a. or c. directly above, We will not return any premiums You have paid.

Premium position upon cancellation by Us:

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You, subject to cancellation reason e. set out above. If however an incident has arisen during the Period of Insurance, which has or will give rise to a claim, then no refund will be made.

Claims Procedure

After any accident or incident You must call Our 24 hour Claims Helpline within 24 hours of the incident, ideally within 1 hour. This is regardless of whether You wish to make a claim under the Policy or not. Delay in notification of an incident to Us may invalidate Your right to claim. To make a claim, or to report an incident which may result in a claim, call the 24 hour Claims Helpline on: 0344 840 9537 (Option 4)

Total Loss / Stolen Unrecovered Vehicles

In the event that Your Car is deemed a total loss or has been stolen and not recovered, We will allow you 14 days after Your claim has been settled to change the Vehicle insured under Your Policy. If after 14 days You have not changed the vehicle, Your Policy will be cancelled.

Windscreen Claims Notification

If you have the correct cover; to make a claim please contact the Glass Helpline on 0800 955 0108 (Option 2) to arrange for replacement or repair of Your windscreen or windows. Windscreen and Glass Cover is set out in Section 9 of the Policy. Please ensure You have the relevant cover before claiming.

The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This will depend on the circumstances of the claim. Further information about the compensation scheme arrangements can be found on the FSCS website www.fscs.org.uk or by writing to:

Financial Services Compensation
Scheme, 7th Floor,
Portoken Street,
London,
E1 8BN.

Regulatory Information

The insurer of Your Policy will be clearly shown on Your Certificate of Motor Insurance.

Watford Insurance Company Europe Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar. Registered in Gibraltar number 112869. Authorised and regulated by the Gibraltar Financial Services Commission.

Alwyn Insurance Company Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar. Registered in Gibraltar number 106261. Authorised and regulated by the Gibraltar Financial Services Commission.

Southern Rock Insurance Company Limited, Office 3A-C, 3rd Floor, Leisure Island Business Centre, 23 Ocean Village Promenade, Ocean Village, Gibraltar. Registered in Gibraltar number 93137. Authorised and regulated by the Gibraltar Financial Services Commission.

Several Liabilities Notice

Your Policy is underwritten by more than one insurer. The insurer(s) of Your Policy are detailed on your Certificate of Motor Insurance. If, for any reason one of the insurers is unable to fulfil all or part of its responsibility to You under Your Policy, You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). This is because the remaining insurers are not responsible for compensating You for the insurer that is unable to fulfil its obligations to You. Further information about the compensation scheme arrangements can be found under the General Information section of this document.

Complaints Procedure

It is always Our intention to provide You with a high level of customer service. However, if Our service ever falls below the standard You would expect, please let Us know by following the procedure below:

If Your complaint concerns Us

Should You wish to raise a complaint, please do so in writing by emailing complaints@somersetbridgeinsurance.com. You may also contact Us by letter; please send this to:

Complaints Department

Watford Insurance Company Europe Limited PO

Box 1338

First Floor Grand Ocean Plaza

Ocean Village

Gibraltar.

If You make a complaint and it cannot be resolved immediately or within 3 working days, We will send You a written acknowledgement. This acknowledgement letter will let You know who is dealing with Your concerns.

We will endeavour to resolve the matter as soon as possible. We will fully investigate Your complaint using all the information available to Us, and Our Complaints Department will make every effort to address Your concerns.

To ensure We deal with Your complaint fully Our investigations can sometimes take a little longer. If they do, We will provide You with a final response usually within four weeks or explain Our position until we are able to provide timescales for responding. If Our investigations take longer than four weeks We will keep You fully informed of the position until We are able to provide You with a final response.

Should We fail to offer You a final response within eight weeks of the initial date of Your complaint, or if You are not satisfied with Our response, You may refer the dispute to the Financial Ombudsman within six months of receiving Our final response letter. Their address is:

Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Tel: 0800 023 567 or 0300 123 9123

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

Web: www.financial-ombudsman.org.uk

Nothing in this process will adversely affect Your rights of law.

If Your complaint concerns Your Broker

Please refer to Your Broker's Terms of Business which are available to view or download from: www.vavista.com

Use of Language

Unless otherwise agreed, the contractual terms and other information relating to this contract will be in English.

Other Important Information

Section 6. Foreign Travel

Cover under this section includes:

- Cover for up to 90 days providing Your Car is taxed and registered within the United Kingdom.
- Transit by sea or rail in or between countries referred to below.
- If Your Car is not fit to drive and is in or between countries referred to below and providing You have loss or damage covered under the Policy and We agree beforehand, We will reimburse you for any customs duty You may have to pay.

Countries include:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco),

Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland (including Liechtenstein) and The Channel Islands.

General Conditions Applying to the Whole Policy

Your Duty - Changes which may affect Your cover

When purchasing, amending and renewing Your insurance Policy, You are required by the Consumer Insurance (Disclosure and Representations) Act to take reasonable care to answer all questions honestly, accurately and to the best of Your knowledge and that any other information given either verbally or in writing by You or on Your behalf at the time You purchased, amended or renewed Your insurance is also complete and has been given honestly and to the best of Your knowledge and belief. Failure to supply accurate and complete answers may mean Your Policy is invalid and that it does not operate in the event of a claim.

If You are unsure of Your answer to a particular question, You should make reasonable efforts to obtain the information required to answer it correctly.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain Motor Insurance.

Changes which may affect Your cover

If Your circumstances change throughout the Period of Insurance You must tell Your Broker, whether You believe this is relevant to Us or not. The list below is not exhaustive but gives You an indication of changes You should tell Us or Your Broker about:

- Changes made to Your Car which improve its value, performance or handling.
- You or anyone covered by the Policy changing from a Provisional to a Full Driving Licence when passing the practical driving test to become a qualified driver or having their licence suspended or revoked.
- Changing Your Car or its Registration Number – If You change Your Car, we reserve the right to request proof of ownership and or confirmation of the registration keeper.
- The car being modified from the manufacturer's standard specification or if You intend to change or modify it (including the addition of optional fit accessories such as spoilers, skirts, alloy wheels etc.)
- Your Car being used for a purpose not included on Your Certificate of Motor Insurance.
- You or anyone covered by the Policy being convicted of a motoring offence other than fixed penalty parking tickets or receives a licence endorsement or convicted of a non-motoring criminal conviction.
- The address where Your Car is normally kept changing.
- There is a change to the main driver of Your Car.
- You or anyone covered by the Policy changing or starting a new job, including any part-time work, or stopping work.
- You or anyone covered by the Policy has had insurance refused, cancelled or had special Terms applied.
- You or anyone covered by the Policy developing a health condition that requires notification to the DVLA, or an existing condition worsens and or results in Your licence being restricted.

Once You have told Us about the change We will reassess Your cover and premium. For some changes You may need to pay an additional premium, for some changes You may get a return premium and some changes may be unacceptable to Us.

If the change results in Your insurance premium decreasing but you have an at fault or pending claim on Your Policy, You will not be entitled to a return premium.

Claims Procedure

- You should immediately send Your Broker any communication You receive about the incident.
- You must immediately let Your Broker know if anyone insured under the Policy is to be prosecuted as a result of the incident, or there is to be an inquest following a fatal accident.
- You, or anyone else claiming under the Policy, must not admit to any claim, promise any payment or refuse any claim without Our written consent.

We can take over, if We so wish, and conduct in Your name or the name of the person claiming under the Policy the defence or settlement of any claim or take proceedings for Our own benefit to recover any payment We have made under the Policy. We shall have full discretion in the conduct of any proceedings or the settlement of any claim. The person who is seeking payment under the Policy shall give Us all the assistance necessary in order for Us to achieve settlement, if You fail to assist this may invalidate cover and result in the cancellation of Your Policy.

In the event of a claim covered by the Policy You must still pay the premium. If payment is not made We:

- May cancel the Policy in accordance with Section 1 of the General Conditions Applying to the Whole Policy and seek payment of the outstanding balance of premium.
- May refuse to pay any claim arising from an occurrence on or after the due date of the premium.
- Reserve the right to deduct any outstanding premium from the claim payment, if the claim is for loss of or damage to Your Car, which is covered by the Policy.
- May recover from You the outstanding balance of premium or seek reimbursement from You of any claim payment, which has already been made.

You should keep a record of the information You give in relation to the Policy. If You fail to take reasonable care to provide complete and accurate information to the best of Your knowledge and belief when You take out Your insurance Policy or if You do not tell Us about any changes, We may:

- Reject Your claim.
- Reduce, make deductions from or pay only a proportion of Your claim.
- Cancel or invalidate the Policy.
- Void the Policy, which means to treat the Policy as though it never existed.
- Do a combination of the above.

This insurance will only apply if:

- The person claiming has kept to all the Terms and conditions of the Policy.
- All the information You have given and upon which the Policy is based is correct and complete.

General Information

Data Protection Notice

This Data Protection Notice explains how We may use Your details. It tells You about the registers and databases that We and others have in place, which help to detect and prevent fraudulent applications and claims, and must be shown to any party related to the insurance. All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes. Your privacy is important to Us and We assure You that We will respect Your personal information. We will share information with other insurers and We will use Your information to manage Your insurance with Us, including underwriting, claims handling and statistical analysis. Please be aware this may include disclosing Your personal information to any agents who provide services on Our behalf, including those located outside the European Economic Area. By accepting this insurance You consent to such use of Your personal data.

Please refer to the supplementary document titled "Data Protection Notice".

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, We may also need to collect sensitive data such as medical history or criminal convictions. We will not use this data except for the specific purpose for which You provide it and to provide the services described in Your Policy booklet.

You should show this notice to anyone insured to drive Your Car covered under the Policy.

For more information on Data Protection legislation You may also write to the Information Commissioner's Office at: Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

Telephone: 0303 123 1113

E-mail: casework@ico.org.uk

Access to Your Information

You can write to Your Broker at any time to obtain details of the information held about You.

DVLA My Licence

This section explains how we may use details you provide us with. You should show this notice to anyone covered or proposed to be covered under this Policy / prospective policy. For details relating to information held about you by the Driver and Vehicle Licensing Agency ("DVLA") please visit www.dvla.gov.uk.

I. For Insurance underwriting purposes i.e. to examine the potential risk in relation to Your (and / or a third party's) prospective policy so that we can:

- Provide Your (or any person included on the proposal) Driving Licence Number ("DLN") to the DVLA to confirm Your (or relevant person included on the proposal) licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to the date of the insurance Policy and at any point throughout the duration of Your insurance Policy, including at the mid-term adjustment or renewal stage. A search of the DLN with the DVLA should not show a footprint against Your (or another relevant person included on the proposal) driving licence.
- Search Your (or any person included on the proposal) 'No Claims Discount' details against a No Claims Discount database ("NCD") to obtain information in relation to Your 'No Claims Discount' entitlement. Such searches may be carried out against Your (or the relevant person included on the proposal) DLN, name, date of birth, Vehicle Registration Mark ("VRM") and or postcode. A search of the DLN against the NCD should not show a footprint against Your (or another relevant person included on the proposal) driving licence. Searches may be carried out at point of quote and if an insurance Policy is incepted at the renewal stage.

II. For Anti-Fraud Purposes i.e. to detect and prevent fraudulent claims and/or activities by:

- Undertaking searches against Your (or any person included on the proposal) DLN against details held by the DVLA to confirm Your licence status, entitlement and restriction information and endorsement/conviction data. This helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure. A search of the DLN with the DVLA should not show a footprint against Your (or another relevant person included on the proposal) driving licence.
- Search Your (or any person included on the proposal) 'No Claims Discount' details against a No Claims Discount database ("NCD") to obtain information in relation to Your 'No Claims Discount' entitlement. Such searches may be carried out against Your (or the relevant person included on the proposal) DLN, name, date of birth, Vehicle Registration Mark ("VRM") and or postcode. A search of the DLN against the NCD should not show a footprint against Your (or another relevant person included on the proposal) driving licence.

We will pass details of Your 'No Claims Discount' to certain organisations to be recorded on a NCD database. This will occur if information requires updating or correcting at any stage, and also at the renewal stage of Your Policy and upon or after the cancellation of Your Policy prior to the expiry date.

Deregulation Act 2015

How this affects You

As a result of the Deregulation Act coming into effect, the need for a Certificate of Motor Insurance to be delivered before a motorist is validly insured, for the purposes of the Road Traffic Act, has been removed. As such, failing to return a Certificate of Motor Insurance is also no longer an offence under the Road Traffic Act. A greater reliance will now be placed upon the Motor Insurance Database (MID) for identifying that the relevant cover is in place for a motor vehicle. Ultimately, whether or not you are in receipt of a Certificate of Motor Insurance as a means to identify Your Car's insurance is superseded by the information held on the Motor Insurance Database. As such, in order to confirm that you have effective motor insurance for Your Car, we strongly recommend that you check the Motor Insurance Database, which can be found at www.askmid.com.

Please note that if You have any communications from Us regarding the cancellation of Your Policy, the Motor Insurance Database (MID) will be updated in line with such communication. The holding of a Certificate of Motor Insurance no longer evidences that you have a valid and existing Policy of insurance.

Customer Services

0344 776 8382

talk2us@vavista.com

To report your claim call

0344 840 9537

Windscreen Claims Glass Helpline

0800 955 0108

vavista

www.vavista.com