



MOTOR INSURANCE POLICY SUMMARY

This is the Policy Summary only and does not contain the full terms, conditions and exceptions of the contract. The full terms, conditions and exceptions are contained in the Motor Insurance Policy and the accompanying Certificate of Motor Insurance and the accompanying Schedule and Endorsements will indicate the cover levels applicable.

INSURANCE COMPANY

Service Insurance Company Limited.

Service Insurance Company Limited is licensed by the Chief Executive of the Gibraltar Financial Services Commission under the Insurance Companies Act to carry on insurance business.

Service Underwriting acts as Administrators for Service Insurance Company Limited. Service Underwriting is a trading name of Service Underwriting Agency Limited. Registered in England and Wales under Company number 05044350, registered office Eridge House, Linden Close, Tunbridge Wells, Kent, TN4 8HH. Authorised and regulated by the Financial Services Authority.

TYPE OF INSURANCE

Private Car

DURATION OF CONTRACT

This contract is for twelve calendar months

CANCELLATION RIGHTS (General Conditions of the Policy)

You have 14 days to decide whether to proceed with the purchase of the insurance contract, from the later of the day you took out the insurance contract or the day you receive the full terms of the insurance contract. If you cancel your policy within this period, we will charge a premium for the period we have been insuring you plus an administration charge of £10.00 (+ Insurance Premium Tax).

If you cancel your policy outside of this period then we will charge a premium for the period we have been insuring you plus an administration charge of £48 (+ Insurance Premium Tax).

In all situations you must return the Certificate of Insurance or Temporary Covernote, and if you cancel your policy following a claim there will be no refund of premium, and/or the full premium will be due.

CLAIMS INFORMATION

In the event of a claim please telephone FREEPHONE 0500 511 001.

For windscreen claims, telephone the Windscreen Helpline FREEPHONE 0800 032 3522.

COMPLAINTS PROCEDURE

If you are dissatisfied with any matter you should in the first instance contact your insurance adviser, if still unresolved, please write to the Managing Director, Service Underwriting, Eridge House, Linden Close, Tunbridge Wells, Kent, TN4 8HH.

Should you remain dissatisfied after receiving a reply from the Managing Director of Service Underwriting, please write to the Managing Director, Service Insurance Company Limited, PO Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

Should you remain dissatisfied after receiving a reply from the Managing Director of Service Insurance Company Limited, you may refer the matter to The Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR. (This would not affect your rights to take legal action if necessary.)

COMPENSATION

You may be entitled to compensation from the Financial Services Compensation Scheme should your insurer be unable to meet its liabilities.

POLICY COVER AVAILABLE

Refer to the 2nd Page for more information

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	COMPREHENSIVE (All Sections)	THIRD PARTY FIRE & THEFT (Sections 2,3,5,8 & 9)	THIRD PARTY ONLY (Sections 3, 8 & 9)
THIRD PARTY LIABILITY	Section 3 of the Policy. Death or bodily injury unlimited. Damage to property limited to £20,000,000 (not including £5,000,000 legal expenses/costs)	Section 3 of the Policy. Death or bodily injury unlimited. Damage to property limited to £20,000,000 (not including £5,000,000 legal expenses/costs)	Section 3 of the Policy. Death or bodily injury unlimited. Damage to property limited to £20,000,000 (not including £5,000,000 legal expenses/costs)
COURTESY VEHICLE	A courtesy vehicle is provided when the vehicle is at Authorised Repairers	A courtesy vehicle is provided when the vehicle is at Authorised Repairers	Not applicable
FOREIGN USE	Section 9 of the policy. Included up to 60 days.	Section 9 of the policy. Included up to 60 days.	Section 9 of the policy. Included up to 60 days.
EXCESS	Applies to Sections 1 & 2 of the Policy and shown on the Schedule.	Applies to Section 2 of the Policy and shown on the Schedule.	Not applicable
WINDSCREEN COVER	Section 4 of the Policy. Unlimited cover if repair/replacement carried out by the Windscreen Helpline. If not cover limited to £75. Excess applicable is £60.	Not available	Not available
AUDIO AND/OR COMMUNICATIONS EQUIPMENT	Section 5 - Audio/Communications : Unlimited cover for vehicle manufacturers fitted equipment OR up to £500 for permanently fitted equipment installed after manufacture. Satellite Navigation : Unlimited cover for vehicle manufacturer fitted equipment OR up to £200 for permanently fitted equipment installed after manufacture.	Section 5 - Audio Communications Up to £250 for permanently fitted equipment. Satellite Navigation : Unlimited cover for vehicle manufacturer fitted equipment OR up to £200 for permanently fitted equipment installed after manufacture.	Not available
DRIVING OTHER VEHICLES	Section 3 of the Policy and showing on the Certificate of Insurance. If your Certificate of Insurance allows it, subject to age and occupation. Cover is restricted to Third Party Only.	Section 3 of the Policy and showing on the Certificate of Insurance. If your Certificate of Insurance allows it, subject to age and occupation. Cover is restricted to Third Party Only.	Section 3 of the Policy and showing on the Certificate of Insurance. If your Certificate of Insurance allows it, subject to age and occupation. Cover is restricted to Third Party Only.
MEDICAL EXPENSES	Section 7 of the Policy. Up to £150 paid for medical expenses if you or your spouse are injured in an accident in the insured vehicle.	Not available	Not available
PERSONAL EFFECTS	Section 1 & 2 of the Policy. Up to £100 paid for loss or damage to personal effects. Refer to the policy for items not covered and exclusions.	Section 2 of the Policy. Up to £100 paid for loss or damage to personal effects. Refer to the policy for items not covered and exclusions.	Not available
SIGNIFICANT EXCLUSIONS OR LIMITATIONS	<p>Section 1 (Accidental Damage) & Section 2 (Fire & Theft) of the Policy:- Vehicle Theft - Theft of your vehicle is not covered if the vehicle is unattended, unless the keys and/or locking devices have been removed and the vehicle is locked. Loss or damage to your vehicle is NOT covered if the vehicle does not have a valid Department of Transport test certificate (MOT), if one is needed by law. No cover applies for the cost of repairing or loss or damage to your vehicle caused by unauthorised use or "joyriding" by a member of your family or persons known to you. Loss or damage to your vehicle is NOT covered if you or a named driver on the Certificate of Insurance was driving under the influence of drink or drugs or is convicted of an offence involving drink or drugs as a result of the accident.</p> <p>Sections 1 (Accidental Damage), 2 (Fire & Theft) & 3 (Third Party) of the Policy:- Loss or damage to your vehicle, or injury is not covered if the incident occurred as a result of "road rage" or a deliberate act by you or any person driving your insured motor vehicle.</p> <p>Section 4 (Windscreen Cover) of the Policy:- The maximum number of claims permitted within this section is TWO per policy period. Any further claim would be dealt with under Section 1 (Accidental Damage), subject to the policy excess and loss of No Claims Bonus.</p> <p>LIMITATIONS TO THE USE OF YOUR VEHICLE :The following is specifically excluded, and reference must be made to your Certificate of Insurance and Policy for all limitations to the Use of your vehicle:</p> <ul style="list-style-type: none"> • Use for hire and reward, racing, pacemaking, speed testing, competitions, rallies or trials; • Use for any purpose in connection with the Motor Trade; • Use to secure the release of a motor vehicle, other than the vehicle with the registration number stated on your Certificate, which has been seized by, or behalf of, any government or public authority. 		

OTHER IMPORTANT INFORMATION

NO CLAIMS BONUS: A No Claims Bonus will be allowed at the following renewal which will alter the renewal premium subject to: (a) no claim or pending claim during the period of insurance; & (b) the period of insurance being a 12 month consecutive period.
 If during the period of insurance you make ONE claim, the amount of No Claims Bonus will be reduced by TWO years at the following renewal, except where the No Claims Bonus is FIVE years or more, then the bonus will be reduced to THREE years on one claim.
 You must complete a full 12 month consecutive period of insurance to earn or to increase your No Claims Bonus entitlement.