



POLICY SUMMARY: AUTO MARQUE Private Car

Some important facts about your Motor Insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Insurance Policy Booklet to make sure you understand the cover it provides. All references below are to the relevant section of the Insurance Policy Booklet.

NAME OF INSURER:

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pietà, PTA 9042, Malta.

Several Liabilities Notice

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

TYPE OF INSURANCE:

The policy protects your Private Car(s), comprising Comprehensive, Third Party Fire and Theft or Third Party Only cover, as selected by you when requesting the quotation and itemised in your Schedule.

SIGNIFICANT FEATURES AND BENEFITS:

Your policy includes the following features, which are explained in detail in your Policy Booklet:

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to any other person, including passengers	Included	Included	Included
Legal liability for damage to other people's property up to £20,000,000.	Included	Included	Included
Damage to your vehicle	Included	Fire and Theft Only	Excluded

Windscreen repair / replacement	Included	Excluded	Excluded
Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight	Up to £2500	Excluded	Excluded
Medical expenses	Up to £250	Excluded	Excluded
Personal belongings	Up to £100	Excluded	Excluded
Class A courtesy car for duration of repairs <u>authorised by us</u> and completed by an approved repairer	Included but subject to availability	Included but subject to availability fire & theft claims only	Excluded
Foreign use	Cover is provided for maximum 90 days in total in any period of insurance. You must notify your insurance adviser in advance of travel.	Cover is provided for maximum 90 days in total in any period of insurance. You must notify your insurance adviser in advance of travel.	Cover is provided for maximum 90 days in total in any period of insurance. You must notify your insurance adviser in advance of travel.
Voluntary work & 'indemnity to principal' cover	Included	Included	Included
Cover under the Corporate Manslaughter and Corporate Homicide Act 2007 up to £5m – only applies to policies in the name of a company.	Included	Included	Included
In-car entertainment & navigation equipment	Unlimited if fitted as standard subject to policy excess	Fire & theft claims only. Unlimited if fitted as standard subject to policy excess	Excluded

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

You will be responsible for the first part of any claim – this is known as the “Excess”. The Excess will be shown on your Schedule and can be advised to you by your insurance adviser.

If your car is damaged while a young or inexperienced person (including you) is driving, or is in charge of the car, you will have to pay an additional amount, as well as the ‘Excess’. Refer to (including for the additional amounts) Excesses for young or inexperienced drivers Section 8.

Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured. This applies even for short periods such as in a petrol station. Refer to, Exceptions to sections 4, 5 & 6 (m).

Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened is not shown on your certificate of motor insurance as allowed to drive. Refer to, Exceptions to section 4, 5 & 6 (l).

Loss or damage caused by an inappropriate type or grade of fuel being used. Refer to, Exceptions to sections 4, 5 & 6 (o).

Loss or damage caused by poor workmanship. Refer to, Exceptions to sections 4, 5 & 6 (q).

Any liability to others, or loss or damage to any car covered by this insurance when the car is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed. Refer to, General exceptions A (6).

Any liability to others, or loss or damage to any car covered by this insurance when the car is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications. Refer to General exceptions A (7).

We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving;
a is found to be over the lawful limit for driving with alcohol
b is driving whilst unfit through drink or drugs, whether prescribed or otherwise
c fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason.

In addition, we will recover from you or the driver all sums paid (including legal costs) whether in settlement or under a judgment or any claim arising from an accident. General exceptions J

Section 2 'Driving other cars', may be excluded from this policy. If included, this section will not apply when the other car is not insured in its own right. Other restrictions may apply in addition, please refer to your insurance adviser / policy booklet for confirmation of cover.

Courtesy cars are not always available but we will always do our utmost to provide you with assistance and where possible supply a car within 48 hours following collection of the damaged vehicle. Some specialist repairers or repairers not on our approved repairer panel may not be able to provide you with a courtesy car. You are not entitled to a courtesy car if it is believed your vehicle is beyond economical repair. Courtesy cars must be cared for by you and as such you will be responsible for any damage, unauthorised use and any penalties associated with its use. Refer to Courtesy Car Provision Sections 4 & 5.

No-claims bonus

If you make a claim or notify us of an incident that may lead to a claim in any insurance period, we will reduce the discount you receive in accordance with the following scale:

Discount Years	One fault claim within policy period	Two fault claims within policy period	More than two fault claims within policy period
No NCD	Nil	Nil	Nil
1	Nil	Nil	Nil
2	Nil	Nil	Nil
3	1 year	Nil	Nil
4	2 years	Nil	Nil
5	3 years	1 year	Nil
6	4 years	2 years	Nil
7	4 years	2 years	Nil
8	4 years	2 years	Nil
9	4 years	2 years	Nil

DURATION OF CONTRACT:

Your cover is valid for a twelve-month period.

CANCELLATION:

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy documents or the start of the policy, whichever is later, without giving any reasons. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled.

CLAIMS ADDRESS:

You should report immediately any accident or loss under the policy to **Zenith Marque Insurance Services Limited** at: Prospect House, Thanet Way, Whitstable, Kent CT5 3FD

Claims Telephone Number - 0800 072 2050.
(0800 587 0808 For Broken or Damaged Glass)

COMPLAINTS PROCESS:

In the first instance these should be referred to the insurance Intermediary arranging the insurance.

If you are not satisfied with his or her answer, please make contact with our UK Service Provider at Zenith Marque Insurance Services Limited, Prospect House, Thanet Way, Whitstable, CT5 3FD.

You will need to quote your policy number shown in the Schedule.

In the event that our Service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

COMPENSATION SCHEME:

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about compensation scheme arrangements from the FSCS.

Zenith Marque Insurance Services Limited, Prospect House, Thanet Way, Whitstable, Kent CT5 3FD

Zenith Marque Insurance Services Limited is an appointed service provider to but is not an agent of Zenith Insurance Plc.

Zenith Marque Insurance Services Limited is registered in England (No. 2135730) and authorised and regulated by the Financial Conduct Authority.