

DRIVING SCHOOL INSURANCE POLICY SUMMARY



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Please note that this is a policy summary only and does not describe all the terms and conditions of your policy with Enterprise Insurance Company plc. For full details please take time to read the policy document to make sure you understand the cover it provides. You may also ask your insurance adviser for further details.

Your policy is underwritten by Enterprise Insurance Company plc ("Enterprise"). Enterprise is a company registered in Gibraltar, Registered Number 89698, with a registered office at Suite 3, 2nd Floor, Icom House, 1-5 Irish Town, Gibraltar and is regulated by the Financial Services Commission in Gibraltar. Enterprise is licensed to operate in the United Kingdom by the Financial Services Authority under Registration Number 402277.

MAINTAINING ADEQUATE COVER

You need to inform us of any changes in your activities and circumstances, so that, in the event of a claim, you still have adequate and valid insurance cover.

PERIOD OF INSURANCE

The length of time covered by the policy is 12 months as requested by you and confirmed in the documentation provided by your insurance adviser.

SIGNIFICANT FEATURES OF THE MOTOR INSURANCE POLICY

Policy Cover	Comprehensive	Third Party Fire & Theft	Third Party Only	Policy Section
Your Liability to Other People Cover is provided for all amounts you are legally liable for in respect of death or bodily injury to any other person or damage to their property. A limit of £5,000,000 is placed on damage to any other person's property.	Yes	Yes	Yes	Section 4
Emergency Treatment Fees As required by the Road Traffic Act	Yes	Yes	Yes	Section 12
Damage to your Vehicle Cover is provided for loss of or damage to your vehicle including spare parts and accessories when kept on or in your vehicle.	Yes	No	No	Section 1
Fire or Theft of your Vehicle Loss or Damage caused by Fire or Theft	Yes	Yes	No	Section 2
Audio Entertainment Equipment Cover is provided subject to any excess and a maximum Comprehensive Limit of £500 and maximum Third Party Fire and Theft Limit of £250.	Yes	No	No	Section 7
Windscreen Replacement/Repair Cover for your Vehicle's windscreen or window glass for replacement or repair. Up to 14 days free replacement vehicle rental when partnership repairers are used.	Yes	No	No	Section 3
Legal Representation and Expenses Certain legal costs and expenses may be covered at the discretion of the underwriters.	Yes	Yes	Yes	Section 5
Car Sharing The use of the insured vehicle as part of a car sharing arrangement for the carriage of passengers including if you accept payment, provided the total payment for the journey does not involve an element of profit and the passengers are not being carried in the course of a business if carrying passengers.	Yes	Yes	Yes	Section 6
Medical Expenses If any person in Your Car is injured in an accident involving Your Car We will pay the medical expenses incurred up to £100 for each person injured.	Yes	Yes	Yes	Section 10
Accidental Injury to You or Your Spouse Cover is provided subject to any excess and a maximum Comprehensive Limit of £2,500. Please refer to Section 11 of the policy for full details and exceptions.	Yes	Yes	Yes	Section 11

Your policy is extended to provide cover when your vehicle is being used for driving tuition or driving test purposes. When your vehicle is being used for these purposes, the driver under instruction or examination must be accompanied by a Driving Standards (DSA) Approved Driving Instructor (ADI), Prospective Driving Instructor (PDI) or Test Examiner.

It is a General Condition that your vehicle must be fitted with active dual controls at all times, otherwise your policy cover is inoperative.

Your policy is extended to provide cover for you and/or your employees permitted to drive by the current Certificate of Insurance against you/their liability to pupil driving under instruction when you or that employee are using your vehicle as an instructor whilst a passenger, for the purpose of Driving Instruction.

Excesses for young or inexperienced drivers do not apply whilst your vehicle is being driven, or is for the purpose being driven, in the charge of a pupil under instruction or examination accompanied by a registered Driving Instructor or Driving Test Examiner.

DRIVING SCHOOL INSURANCE POLICY SUMMARY



ENTERPRISE
INSURANCE
COMPANY.PLC

The social domestic and pleasure benefits of this insurance shall NOT operate whilst your vehicle is being used by or is in the charge of any person under the age of 25 years of age, except for tuition purposes.

FOREIGN TRAVEL

This policy provides third party only cover in the member states of the European Union and other countries that abide by European Union directives on motor insurance. Cover is provided in respect of your full policy benefits for one trip per policy years of insurance, provided the trip is for a period of 30 days or less.

Cover can be extended to provide full policy benefits when the vehicle is used abroad in certain countries for over 30 days – refer to the “Foreign Travel” section of the policy.

You will need to request this extended cover from your insurance adviser.

You are also advised to seek the advice of your insurance adviser before travelling.

USUAL EXCLUSIONS & LIMITATIONS

EXCESSES	A standard £250 excess applies to all claims for loss or damage to your vehicle in addition to any risk specific or voluntary excess as stated in your schedule (other than windscreen or window glass replacement which is subject to a £100 excess). If protected no claims bonus has been purchased a £50 excess applies. Please refer to your insurance adviser for details of any risk specific excess.
WINDSCREEN REPLACEMENT/REPAIR	Included subject to a £100 excess for replacement of windscreen or window glass. Cover is limited to £250 if an approved repairer is not used.
TELEPHONES, SATELLITE NAVIGATIONS, SPEED CAMERA DETECTORS	No cover is provided. (Refer to Section 2 of the policy for the full list of excluded equipment).
COURTESY VEHICLE	A courtesy vehicle is not provided, except when partnership repairers are used for windscreen or window glass repairs, up to 14 days.
KEYS LEFT IN OR ON THE VEHICLE OR NOT SAFEGUARDED	No cover is provided for damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless the ignition key is removed and all doors, windows and other openings are closed and locked, with the keys safeguarded against loss or theft. Refer to Exceptions to Section 1 & 2 of the policy document.
VEHICLE LEFT UNATTENDED	Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage occurred is not shown on your certificate of insurance as allowed to drive.
UNSAFE LOAD OR TOO MANY PASSENGERS	No cover will be provided for any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is carrying a load or number of passengers which is unsafe or greater than the manufacturer’s specifications. Refer to General Exception 10 of the policy document.
TOWING	No cover is provided for damage to or loss of a trailer, draw bar trailer or articulated or mechanically propelled vehicle being towed – Refer to Section 4 of the policy document.
DRIVING OTHER VEHICLES	Cover is only provided for the use of the vehicle specified in your certificate of insurance/schedule. No driving other vehicle benefits are available under this policy.
AIRSIDE USE ON AIRPORTS OR AIRFIELDS	Cover is not provided in or on any part of any airport, aerodrome, airfield, military base which is used for the takeoff and landing of an aircraft, including the movement of the aircraft on the ground and aircraft parking aprons and the associated service roads, refuelling areas and ground equipment parking areas.

CANCELLATION

We hope that you are happy with the cover this policy provides. However, you may cancel this policy within 14 days after it has been taken out or (if later) within 14 days of your receipt of the policy documents without giving any reasons. If that happens, we will refund your premium after first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled. You may also cancel the policy at any point by returning your certificate of insurance to your insurance adviser. We will calculate the refund to which you are entitled on a pro rata basis and subject to a £25.00 administration fee, subject to no claim having occurred in the current period of insurance. Please note that policies that have run for a period of 8 months or more will receive no return premium.

We may also cancel your policy at any time by giving you 7 days notice of cancellation – full details may be found under the General Conditions contained in the policy document.

CLAIMS

You should report immediately any incident or loss under the policy by using our Claims Help Lines:

Telephone: 0844 544 7399

For all windscreen/window claims: 0800 373 171

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FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If Enterprise Insurance Company PLC is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS. Most insurance contracts are covered for 100% of the first £2,000 of a claim and for the remainder of the claim or unused premium compensation is made to 90% of its value. Further information about compensation scheme arrangements is available from the FSCS: Tel. 0207 892 7300 or email: enquiries@fscs.org.uk.

COMPLAINTS PROCEDURE

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the first instance please contact your broker or agent from whom you bought your policy of insurance. Alternatively contact:

Complaints Team
Barry Grainger Ltd
20 Chapman Way
Tunbridge Wells
Kent TN2 3EF

Tel: 0844 372 2239
Fax: 0844 372 2240
E-mail: davidharvey@bginsurance.co.uk

In the unlikely event you remain dissatisfied, please contact the insurer at the below address:

The Compliance Manager
Enterprise Insurance Company Plc
R22-26 Ragged Staff Wharf
Queensway Quay
Gibraltar

or email: info@eigplc.com

Enterprise will consider your complaint and give you a final response within 8 weeks of receiving Your complaint.

In the event you wish to pursue matters further you may be able to refer the matter to The Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and small organisations; further information is available from:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Helpline: 0845 080 1800
Switchboard: 020 7964 1000
Website: www.financial-ombudsman.org.uk

CHOICE OF LAW

English law and the exclusive jurisdiction of the English courts will apply to the contract unless otherwise agreed.