

## SUMMARY OF PURELY MOTOR INSURANCE COVER FOR PRIVATE CARS

<b>INSURER</b>	<p><b>Zenith Insurance Plc and/or its co-insurers whose names and addresses are available on request. Authorised Insurers, registered in Gibraltar (Reg. No. 84085).</b></p> <p>The Company is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority in respect of underwriting insurance business in the UK (No. 211787).</p>																				
<b>LEVEL OF COVER</b>	<p>There are 3 different levels of cover. If you have selected <b>Comprehensive (COMP)</b> this covers damage to your car by accident, fire, theft &amp; vandalism. If you have selected <b>Third Party Fire &amp; Theft (TPFT)</b> this covers loss of or damage to your car by fire &amp; theft. All policies including those issued for <b>Third Party Only (TPO)</b> provide cover for any injury &amp; damage you cause to other people and/or their property.</p>																				
<b>TERM OF THE POLICY</b>	<p>All <b>Purely Motor</b> private car policies are for a <b>12 month period</b>. Refer to your Certificate of Motor Insurance for the dates cover is effective.</p>																				
<b>CANCELLATION</b>	<p><b>You have the right to cancel this policy at any time.</b> You must return the current Certificate of Motor Insurance before cancellation can be effected.</p> <p>You will, for a period of 14 days from the date you receive your Policy documentation, have a right to cancel this policy and receive a refund (unless you have made a total loss claim). This refund will be subject to a charge for the period of cover you have received, plus our policy set up fee. The policy set up fee will be £25 plus Insurance Premium Tax. However where cover has not commenced prior to the end of this 14 day period, you will be entitled to a full refund of the premium you have paid. To exercise your right to cancel please contact your broker/insurance intermediary.</p> <p>Beyond the 14 day period, you will still be entitled to cancel this policy and provided there have been no claims in the current period of insurance we will refund the premium relating to the remaining period of insurance based on our short period scale of charges less a policy set-up fee of £25. Our short-period scale of charges is as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="text-align: center;">Length of time cover in force</th> <th style="text-align: center;">Up to 1 month</th> <th style="text-align: center;">Up to 2 months</th> <th style="text-align: center;">Up to 3 months</th> <th style="text-align: center;">Up to 4 months</th> <th style="text-align: center;">Up to 5 months</th> <th style="text-align: center;">Up to 6 months</th> <th style="text-align: center;">Up to 7 months</th> <th style="text-align: center;">Up to 8 months</th> <th style="text-align: center;">Over 8 months</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Percentage of premium payable</td> <td style="text-align: center;">20%</td> <td style="text-align: center;">30%</td> <td style="text-align: center;">40%</td> <td style="text-align: center;">50%</td> <td style="text-align: center;">60%</td> <td style="text-align: center;">70%</td> <td style="text-align: center;">80%</td> <td style="text-align: center;">90%</td> <td style="text-align: center;">100%</td> </tr> </tbody> </table> <p>Our set-up fee/short-period charge may be in addition to any cancellation charge levied by your broker/insurance intermediary. For full details of the cancellation process, please refer to the General Conditions in the policy booklet.</p>	Length of time cover in force	Up to 1 month	Up to 2 months	Up to 3 months	Up to 4 months	Up to 5 months	Up to 6 months	Up to 7 months	Up to 8 months	Over 8 months	Percentage of premium payable	20%	30%	40%	50%	60%	70%	80%	90%	100%
Length of time cover in force	Up to 1 month	Up to 2 months	Up to 3 months	Up to 4 months	Up to 5 months	Up to 6 months	Up to 7 months	Up to 8 months	Over 8 months												
Percentage of premium payable	20%	30%	40%	50%	60%	70%	80%	90%	100%												
<b>IN THE EVENT OF A CLAIM</b>	<p>All claims should be reported to our 24 hour telephone helpline on <b>0843 178 7257 within 24 hours of the incident. If you report the incident within 24 hours of the occurrence any excess payable will be reduced by £50.</b></p> <p>Correspondence should be sent to our UK service providers, Purely Motor c/o Zenith Insurance Management UK Limited at Chester House, Harlands Road, Haywards Heath, West Sussex, RH16 1LR</p>																				

### SUMMARY OF COVER

**This is a Policy Summary only. It does not contain the full terms and conditions of the contract.** For full details of all policy terms, conditions & exclusions, please refer to the policy booklet (a copy of which is available on request). The relevant sections of the policy booklet are listed below.

BENEFIT	LEVEL OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
<p><b>Accidental or malicious damage cover</b> (Section 1)</p>	<b>COMP only</b>	<p>The policy <b>does not cover damage to tyres</b> caused by braking, punctures, cuts or bursts.</p> <p>There is <b>no cover for damage caused deliberately</b> by you or the person driving.</p>
<p><b>Damage to or theft of audio and visual equipment</b> (Section 1)</p>	<b>COMP/TPFT</b>	<p>A <b>limit of £500</b> applies to any one occurrence. Cover is unlimited if the equipment forms part of the <b>car's original specification</b>. Cover is for permanently fitted items only.</p>
<p><b>Damage to your car by fire, theft or attempted theft</b> (Section 1)</p>	<b>COMP/TPFT</b>	<p>The policy <b>will not pay for</b>;</p> <ul style="list-style-type: none"> <li>• claims resulting from <b>'taking away' incidents</b> where the car is taken by your employee or a member of your family or person living in your home.</li> <li>• claims where the <b>ignition keys have been left in or on the car</b>, where the car has <b>not been properly locked/secured</b></li> <li>• claims where there is a <b>compulsory requirement</b> for the car to be fitted with a <b>security system or tracking device</b> and the device is <b>not active and/or is not in proper working order</b>.</li> <li>• claims <b>involving fraud or deception</b>. Some examples are where you are selling your car, hand over the keys and later discover that the purchaser's cheque will not be honoured by the bank or where you do not have proper title to the car because it has been 'ringed' (ie it has had its identity changed by criminals prior to you taking possession of it).</li> <li>• <b>confiscation, requisition or destruction</b> by a government, public or local authority.</li> </ul>
<p><b>Third party liability cover including whilst towing</b> (Section 3)</p>	<b>COMP/TPFT/TPO</b>	<p>A <b>limit of £20,000,000</b> applies to <b>third party property damage</b> claims (in addition costs will be paid <b>up to £5,000,000</b>) There is <b>no cover for damage to any trailer or caravan</b> being towed.</p>
<p><b>Driving other cars cover</b> (Section 3)</p>	<b>COMP/TPFT/TPO</b>	<p><b>Only applies if shown on your Certificate of Motor Insurance</b> (under "Persons or classes of person entitled to drive"). If it applies, this <b>gives third party only cover, for you only</b>, to drive other cars (not belonging to you). Cover only applies in the UK &amp; Isle of Man &amp; the Channel Islands and you must have the owner's permission to drive their car. Other limitations apply to this benefit. Driving other cars cover <b>may not be used to obtain the release of vehicles</b> impounded by the police/authorities.</p>

This policy is arranged through Purely Motor (a trading name of HRH Solutions Ltd) which is an Authorised Representative of Zenith Insurance Management UK Limited. Zenith Insurance Management UK Limited is the UK service provider for Zenith Insurance Plc. HRH Solutions Ltd are authorised and regulated by the Financial Conduct Authority (No 589466).

Purely Motor (HRH Solutions Ltd), company number 08186895 registered in England and Wales. Registered address: 7<sup>th</sup> Floor, Metropolitan House, Darkes Lane, Potters Bar, Herts, EN6 1AG

## SUMMARY OF PURELY MOTOR INSURANCE COVER FOR PRIVATE CARS

(continued)

BENEFIT	LEVEL OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS
<b>Legal costs</b> (Section 4)	<b>COMP/TPFT/TPO</b>	We may at our absolute discretion arrange the <b>appointment of legal representation</b> in respect of an accident which may lead to a valid claim under this policy to <b>defend a charge of manslaughter or causing death by dangerous or careless driving or to represent you or the driver involved at a Coroner's inquest or fatal accident inquiry.</b>
<b>Broken windows and windscreens</b> (Section 2)	<b>COMP only</b>	<b>Unlimited cover</b> is provided as long as our preferred supplier is used. A <b>£75 excess applies</b> to all claims for glass/windscreen damage <b>unless the damage is repaired</b> rather than replaced. <b>Repairs</b> will be subject to a <b>£25 excess</b> . If glass replacement is carried out by anyone <b>other than our approved replacement service</b> , payment under the policy is <b>limited to £250</b> (before the deduction of any excess). There is <b>no cover</b> under this section for any <b>fixed panoramic glass roof panels</b> .
<b>New for old car replacement</b> (Section 1)	<b>COMP/TPFT only</b>	Your car will be replaced with a new one of the same make, model & specification if; <ul style="list-style-type: none"> <li>• Your car is <b>less than 12 months old</b>.</li> <li>• You are the <b>owner &amp; first registered keeper</b>.</li> <li>• Your car is damaged and the <b>cost of repairs will exceed 60%</b> of the manufacturer's recommended retail price including taxes.</li> <li>• The car has covered <b>less than 10,000 miles</b></li> <li>• A replacement is <b>available in the UK</b>.</li> </ul> If a replacement car of the <b>same make, model and specification is unavailable</b> we will settle the claim on the basis of the <b>market value</b> of the insured car.
<b>Personal belongings cover</b> (Section 6)	<b>COMP only</b>	<b>A limit of £100 applies</b> . Cover does not apply to telephones, satellite navigation equipment, money, stamps, tickets, securities, jewellery or furs.
<b>Personal Accident cover</b> (Section 5)	<b>COMP only</b>	Cover applies to <b>yourself, your legally married spouse</b> (if you are married) or <b>your civil partner</b> . A limit of £2,500 per person applies in the event of death or loss of limb(s) or loss of eye(s) as a direct result of an accident while travelling in any private motor car. Other limitations apply to this benefit.
<b>European cover</b> (Section 9)	<b>COMP/TPFT/TPO</b>	The policy provides the <b>legal minimum level of cover in all EU countries</b> . Additionally, <b>full policy cover is included free of charge in the EU for up to 30 days in any one insurance year</b> as long as you and any permitted driver is normally resident within the UK and the use abroad is for <b>social, domestic &amp; pleasure purposes only</b> .
<b>Courtesy car</b>	<b>COMP/TPF&amp;T</b>	If the claim is covered by the policy and the <b>insured car is repairable</b> a courtesy car may be <b>provided by the Company's approved repairer</b> for the duration of the repairs. The courtesy car can only be provided <b>subject to availability</b> . The intention of the courtesy car is to keep you mobile and it will <b>not always be like for like in terms of size, type, value or status</b> .
<b>SIGNIFICANT &amp; UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS</b>		
<b>Excesses</b> (Section 1 and 2)	You will have to pay the amounts of excess shown in your schedule. The amount will vary depending on the type of damage and under Section 1 it <b>may be increased</b> if your car is being driven by a <b>young/inexperienced driver</b> . The amount of <b>young/inexperienced driver excess</b> is determined by the status of the driver at the <b>time of the accident/claim</b> . <b>If you report the incident within 24 hours of the occurrence any excess payable will be reduced by £50.</b>	
<b>Looking after your car</b> (Section 1 & General Conditions)	The policy will not pay if you have not maintained the car in a <b>roadworthy condition</b> – this includes having a <b>current MOT Certificate</b> if required. We will not pay for damage resulting from an <b>inappropriate type or grade of fuel</b> being used.	
<b>Driving licences</b> (General Exceptions)	You and all drivers <b>must comply with the conditions of your driving licence(s)</b> otherwise cover will not be provided by the policy.	
<b>Drink and Drugs</b> (General Conditions)	The policy <b>will not pay</b> if you are involved in an accident and are <b>subsequently convicted of driving under the influence of alcohol or drugs at the time of such accident</b> .	
<b>COMPLAINTS PROCEDURE</b>		
<p>In the first instance these should be referred to the insurance intermediary arranging the insurance.</p> <p><b>If you are not satisfied with his or her answer, please make contact with our UK service providers at Zenith Customer Relations, Zenith Insurance Management UK Limited at PO Box 730, Chesterfield, S40 9LL Tel: 0844 874 0630 or e-mail: <a href="mailto:complaints@zenith-insurance.co.uk">complaints@zenith-insurance.co.uk</a>. You will need to quote your policy number shown in the Schedule.</b></p> <p>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 <b>Financial Ombudsman Service</b>. 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.</p>		
<b>SEVERAL LIABILITIES NOTICE</b>		
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		
<b>FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)</b>		
<p>All Zenith Insurance Plc policies issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).</p> <p>Further information about compensation scheme arrangements is available from the FSCS (<a href="http://www.fscs.org.uk">www.fscs.org.uk</a> telephone 0207 741 4100).</p>		

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