

POLICY SUMMARY – PRIVATE CAR

Some important facts about the Allianz private car policy are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy booklet to make sure you understand the cover it provides. A copy of the policy booklet is available from the Company on request.

This is a 12 month contract of insurance. For details of your period of cover, please refer to your Policy Schedule and Certificate of Motor Insurance.

You may need to review and update your cover periodically to ensure it remains adequate.

You may choose one of two types of Cover. These are summarised below:-

Third Party Fire & Theft Cover includes the following:-

- Fire and Theft Damage to your Car
- The above is limited to a maximum of your Car's market value at the time of loss or damage
- Unlimited personal injury legal liability to Third Parties
 - Property damage legal liability up to a limit of £20,000,000

Comprehensive Cover includes the following:-

- Accidental and Malicious Damage to your Car
 - Fire and Theft Damage to your Car
- The above is limited to a maximum of your Car's market value at the time of loss or damage
- Unlimited personal injury legal liability to Third Parties
 - Third party property damage, legal liability up to a limit of £20,000,000

24 hour Accident Management Service -
Legal Helpline -

Telephone number 0800 409339
Telephone number 0117 976 1006

Features and Benefits included in the Policy, dependant upon the Cover you have selected:-				
Features & Benefits	Exclusions or Limitations	Policy Section	Comp Cover	TPF&T Cover
Windscreen Cover Repairs are free of charge	For replacement you will have to pay the first £50 of any claim. Where an approved Windscreen repairer is not used, the total we will pay is £150.	Endorsement No. 3	Yes	No
Free Courtesy Car	Our approved Repairers will make every effort to supply you with a courtesy car but this is not guaranteed.		Yes	No
Automatic cover for Temporary Replacement Car	Loaned to You, up to 1700cc, for up to 7 days by a garage, motor engineer or vehicle repairer while the vehicle described on your Policy Schedule is being serviced or repaired, or having a MOT test.	"Your Policy" Section	Yes	Yes
Driving Other Cars Extension	Applies only in respect of the Policyholder. Limited to legal liability cover only. NB: Driving Other Cars extension is not provided in respect of certain occupations. Please refer to your quotation or to your Policy Schedule.	Endorsement No. 4	Yes	Yes
Audio Equipment	Cover is limited to £500 if the equipment is not manufacturer's standard.	Sections 2 & 3	Yes	Yes
New Car Replacement	Applies in respect of an insured Car during the first year of registration as new by you: <ul style="list-style-type: none"> where repairs to insured Car exceed 60% of manufacturer's recommended price plus tax. where Car lost by theft and not recovered within 14 days of loss being reported to Us. 	Endorsement No. 7A	Yes	Yes
Personal Effects and Clothing	Limited to £150 in respect of Personal Effects and Clothing. Limited to £150 in respect of any wheelchair, child's pushchair, buggy or carrycot. Total liability limited to £300 in respect of any one occurrence. Only applies when property is stored in locked boot or closed compartment and car is locked when it is unattended.	Endorsement No. 7D	Yes	Yes
Personal Accident Benefits Provides a lump sum of £3,000 to any person killed or who suffers loss of sight or limb whilst travelling in the insured Car.	No benefit will be paid to a driver who was not permitted to drive in the Certificate of Motor Insurance, or to a driver who was under the influence of alcohol or drugs.	Endorsement No. 7C	Yes	Yes
Foreign Use Free cover for driving in a number of European countries, including all EU countries.	Cover is for up to 60 days.	"Advice for Policyholders Travelling Abroad" Page 22	Yes	Yes

At your Option, the Policy may include the following Benefits:-				
Optional Covers	Exclusions or Limitations	Policy Section	Comp Cover	TPF&T Cover
Standard No Claim Discount Protection	If your No Claim Discount entitlement is less than 4 years, then your Protection is limited in that your No Claim Discount will be reduced if the total cost of 1 claim exceeds £2,000 in a five year period.	Endorsement No. 5	Yes	Yes
Superior No Claim Discount Protection	If your No Claim Discount entitlement is 4 or more years, then your Protection is limited in that your No Claim Discount will be reduced if you incur more than 2 claims in a five year period.	Endorsement No. 6	Yes	Yes
Legal Expenses	Limited to £50,000 for all claims arising out of any one accident	Section 4	Yes	Yes
RAC Breakdown – Roadside, Recovery, At Home	Refer RAC Membership pack	RAC Membership pack	Yes	Yes

Significant Exclusions applicable to the Policy. Please read your Policy booklet for details of further Exclusions & Limitations.		
Cover	What is Not Covered	Policy Section
Loss or Damage to your Car	<ul style="list-style-type: none"> Any loss or damage arising from theft or attempted theft whilst the ignition keys, or any device of similar function, of your Car have been left in or on your Car. 	Sections 2 & 3
Excesses	<p>The Policy includes the following Excesses:</p> <ul style="list-style-type: none"> A standard £100 Excess, applicable to Accidental Damage, Malicious Damage, Fire & Theft. In return for a premium discount, you may choose a Voluntary Excess of £100. This also applies to Accidental Damage, Malicious Damage, Fire & Theft. For drivers aged under 25 years, a compulsory £150 Excess applies in respect of Accidental Damage and Malicious Damage. For drivers who either hold a Provisional licence or who have held a full licence for less than one year, a compulsory £100 Excess applies in respect of Accidental Damage and Malicious Damage. <p>Please note that, where applicable, Excesses apply in addition to one another.</p>	

Claims

If you need to make a claim, please telephone us on 0800 409339 or contact us at Allianz, PO Box 828, Belfast, BT2 8FR.

Right of Cancellation

You have a right to cancel this insurance, provided you have not made a total loss claim. This right extends for 14 days from the later of:

- the date on which cover is incepted
- the date on which you receive the full terms and conditions of your Policy

To exercise this right you must send written notice and return your Certificate of Motor Insurance to Us at PO Box 828, Belfast, BT2 8FR.

We will apply a pro rata charge for the period we were on cover plus £15 to cover our operational costs.

Complaints

We will make every effort to give you an excellent service. However, if you are not satisfied with the service we provide please contact a manager at Allianz. If after contacting the above you need further help please write to:

The Management Group
Allianz
PO Box 828
Belfast
BT2 8FR

If you remain dissatisfied with our final response to your complaint you can refer your complaint to the Financial Ombudsman Service. You must do this within six months of the date of our decision. The contact details are:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone 0845 080 1800
E.mail: enquiries@financial-ombudsman.org.uk

Compensation

Please note that in the event of Allianz being unable to pay a claim, you may be entitled to compensation from the Financial Services Compensation Scheme.