

Last updated: April 2016

### PLEASE RETAIN THIS DOCUMENT FOR FUTURE REFERENCE

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in our Policy Document. This Policy Summary does not form part of the Policy Document.

You may need to review and update your cover periodically during the term of your policy to ensure that it remains adequate.

SUMMARY OF COVER – 12 MONTH CONTRACT	POLICY SECTION	COMP	TPF&T	TPO
Unlimited indemnity in respect of any claims by a third party for personal injury	1	Yes	Yes	Yes
£20,000,000 indemnity in respect of any claims by a third party for property damage caused by a Private Car or £5,000,000 if the damage is caused by any other type of vehicle. This amount reduces to £1,000,000 if an incident occurs whilst an insured vehicle is carrying hazardous goods	1	Yes	Yes	Yes
Legal defence costs with our written consent	1	Yes	Yes	Yes
Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft	2	Yes	Yes	No
Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism	2	Yes	No	No
Audio equipment cover up to £750 for permanently fitted equipment by the vehicle manufacturer	2	Yes	Yes	No
Satellite Navigation cover up to £750 for permanently fitted equipment by the vehicle manufacturer	2	Yes	Yes	No
Glass cover – unlimited cover is provided if our approved supplier is used and is subject to payment of a compulsory windscreen excess amount per claim (this amount is shown in your schedule). If our approved supplier is not used then your standard compulsory policy excess amount will apply	3	Yes	No	No
Personal belongings cover up to £250 following any one incident	4	Yes	No	No
Replacement keys and locks cover up to £1,000 following any one incident	5	Yes	No	No
Medical expenses cover up to £500 for each person in the insured vehicle following injury caused by an accident covered by this policy	6	Yes	No	No
Personal accident cover up to £10,000 (see our Policy Document for further details)	7	Yes	No	No
Foreign travel – the minimum cover required by law is provided in any EU country. Full policy cover as per the UK can also be provided in EU countries subject to certain terms and conditions (please refer to our Policy Document for further details)	8	Yes	Yes	Yes

### Vehicle Use

The standard use is Social, Domestic and Pleasure, and use for personal business including the carriage of own goods. Please refer to the 'Limitations as to Use' section on your Certificate of Insurance to find out what use your vehicle is covered for. Please note this insurance does not cover any form of hiring, racing, pacemaking, speed testing or competitions, performance testing, use on any race track or test circuit, or use on any off-road course or ground.

### Deletion of Vehicles

Please note that if a vehicle is deleted from your policy which has been involved in a claim during the current period of insurance (where we have been unable to recover our costs), then we will retain the full premium charged for the vehicle concerned.

### Policy Cancellation

You may cancel the policy at any time either by contacting your Broker (please refer to our Policy Document for further details). Provided a claim has not been made, a proportionate return of premium will be given in accordance with the following scale:

Period not exceeding	1 month	2 months	3 months	4 months	5 months	6 months	7 months	8 months	Over 8 months
Proportion of premium refunded	75%	60%	50%	40%	30%	25%	20%	10%	No refund

**Please note: if a claim has been made during the current period of insurance, no refund of premium will be given if the policy is cancelled.**

### Significant Exclusions

The following is a brief list of significant exclusions and is not the full list. This insurance does not cover you for:

- Any compulsory policy excess which applies as shown in the policy schedule (Section 2 & 3 Exclusions);
- Wear and tear, depreciation and any mechanical or electrical failures or breakages (Section 2 Exclusions);
- Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver (Section 2 Exclusions);
- Loss or damage from fraud, trickery or deception e.g. someone claiming to be a buyer, a buying or selling agent or by accepting a form of payment a bank or building society will not authorise (Section 2 Exclusions);
- Loss or damage to your vehicle if it has been left un-locked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows, sunroof or roof of a convertible vehicle open or if reasonable precautions have not been taken to protect it (Section 2 Exclusions);
- Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage (Section 2 Exclusions);
- Costs which exceed the market value of your vehicle or the value declared on your schedule if the market value is more (Section 2 Exclusions);
- Loss or damage caused by acts of war, riot, earthquake or terrorism (General Exclusions Section).

### Claims

In the event of a claim please call our claims notification line on **0333 555 5909**.

### Complaints Procedure

If you wish to make a complaint about any aspect of your insurance please contact: Complaints, KGM Motor Insurance, St James House, 27-43 Eastern Road, Romford RM1 3NH Tel: 020 8530 7351; Fax: 020 8530 7037; E-mail: [compliance.kgm@sompocanopius.com](mailto:compliance.kgm@sompocanopius.com). In the event that you remain dissatisfied you can refer the matter to the Complaints Team at Lloyd's. Please contact: Complaints Team, Lloyd's, One Lime Street, London, EC3M 7HA. Tel: 020 7327 5693; Fax: 020 7327 5225. E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com). Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints). Details of Lloyd's complaints procedures are set out in a leaflet "Your complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel 0800 023 4567 or 0300 123 9 123. E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk). Further details will be provided at the appropriate stage of the complaint process. The complaints procedure is without prejudice to your rights to take legal proceedings.

### Financial Services Compensation Scheme

In the event that KGM Motor Insurance is unable to meet its liabilities and pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the scheme is available on the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or you can contact them on 0800 678 1100 or 020 7741 4100.