



Motor Insurance Policy Summary

Statement

This is only a summary of the policy. The full terms and conditions of the cover can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Name of the insurance undertaking

The insurer of this policy is..

Type of insurance cover

Comprehensive: Third Party Fire and Theft plus accidental damage and vandalism to your car, and personal accident benefits, medical expenses and personal effects in the car. Also includes breakage of glass in windscreen, glass sunroof and windows.

Motor Policy significant features, benefits and exclusions

Cover	Comprehensive	Exclusions and limitations	Policy Section
Legal liability for death or injury to any other person(s)	✓		Part 1
Legal liability for damage to other people's property	✓	Maximum limit of cover will be £20,000.000, which includes a limit of £5,000.000 for all costs, expenses and indirect losses.	Part 1
Own damage, Fire and Theft (Breakage of glass separate – see below)	✓	Loss or damage arising from theft while the keys of your car have been left in or on your car.	Part 2 & 3
Audio or Radio Equipment	✓	Up to £150 audio cover, unless part of manufacturer's specification then unlimited	Part 2 & 3
Breakage of Glass	✓	Unlimited if repaired or replaced by AA Auto Windshields, otherwise limited to £150 for replacement.	Part 5
Personal Belongings	✓	Up to £100	Part 6
Personal accident benefits	✓	Up to £5,000 for death or loss of sight/limb to policyholder and/or spouse and £2,500 for death of any passenger. Anyone under the age of 16 or over 75 will not be covered.	Part 7
Medical Expenses	✓	Up to £200 for each person injured.	Part 8
European Cover	✗	Third Party cover is available for up to 90 days in most European countries, you can extend this cover to comprehensive by contacting your administrator.	Part 9
Courtesy Car	✓	This is subject to availability and an approved repairer being used.	
Excess		** Excess requirements are highlighted on the Schedule of Insurance**	
Driving a car not belonging to you		Third party only cover applies only if shown on the Certificate of Motor Insurance for the policyholder only.	Part 1

Period of Insurance

The length of time covered is shown in the Schedule and is only for twelve continuous months.

Cancellation

Within 14 days from the date on which you receive your policy documents you have a legal right to decide not to proceed with the contract. You must either write to us or call our customer service department to tell us within that time and return to us your Certificate of Motor Insurance. We will charge you for the time you have been covered and the administrator will charge £36. The full premium is payable if any claim has been reported.

Claims

You must report immediately to the Administrator, BDML Connect Ltd, any accident or incident that may give rise to a claim under the policy, on 0844 770 3080. For broken glass replacement or repair please call 0844 822 8086.

Complaints

If you wish to make a complaint please contact the Administrator first by calling our customer services department on 0844 561 1301 or you can write to The Quality Manager, BDML Connect Limited, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8QL.

If you remain dissatisfied with BDML Connect Limited's response or your complaint is about your insurer you may write to the insurer and if the insurer is a Lloyd's syndicate you can also write to the Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, LONDON, EC3M 7HA.

If you are still dissatisfied after receiving a final response letter then you can refer the matter to the Financial Ombudsman Service, South Quay Plaza 183 Marsh Wall,, London E14 9SR or call 0845 080 1800. Full details will be made available at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

If we or your insurer were unable to meet our obligations you might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the scheme is available from the FSCS website at www.fscs.org.uk or by calling us.