

# Car Insurance Policy Summary



This is a summary of cover. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy booklet, a copy of which is available from Fish Insurance.

This summary relates to Car Insurance policies effective from 01/12/10 onwards.

This is an annual comprehensive Car insurance policy underwritten by Ageas Insurance Limited.

This contract is based on information you gave us and which is shown in a Statement of Fact. You must tell us of any changes to the information.

The contract is made up of:

- The policy, this gives full details of the terms and conditions
- The Schedule, this shows the period of insurance, which section of the policy apply and details of applicable excesses and endorsements
- The Certificate of Motor Insurance, this shows the registration number of the car insured, who may drive and what the car can be used for.

## Significant Features and Benefits and Significant Exclusions and Limitations

Cover	Significant Limitations and Exclusions	Policy Section
Liabilities to third parties	£20 million limit for third party property damage and £5 million for costs and expenses	G
Use of your car in EU	Extend full cover for up to 90 days	H & I
Driving a car which does not belong to you	Cover only applies for the policyholder and if shown on the certificate of motor insurance. Cover is Third Party Only No cover for use outside the UK No cover if your car is disposed of or damaged beyond economical repair	G
Accidental Loss or damage to own car	Market Value. Subject to excesses. Additional excesses for young or inexperienced drivers. Extra costs due to parts or replacements not being available in the UK Caused by a person known to you taking the car without your permission Caused by deception. New car replacement for cars up to 1 year old and you must be the first and only registered keeper	A A, B & C A, C & L A & C A & C
Loss or damage to the car and personal belongings	All loss or damage when no-one is in the car unless all its doors and windows are closed and locked All loss or damage when no-one is in the car unless all keys or devices used to lock the car are removed from it	A, C & F A, C, F & L
Damage to own car by fire or theft	Market Value. £250 excess. New car replacement.	C
Audio and navigation and entertainment equipment	Up to £1000 Excludes Telephones & equipment not permanently fitted to the car	A & C
Personal Belongings including mobility aids	Personal belongings up to £200. Mobility aids (including wheelchairs) up to £2500. Excludes money, business goods and telephones	F
Broken windows and window glass	£60 excess If the glass is replaced. £10 excess if the glass is repaired. £100 limit if Ageas glassline is not used. Excludes Sun roof and hood mechanism & windows and windscreens unless made of glass	B
Personal accident	Policyholder, spouse and civil partner, and any passenger in the insured car. Death £10,000. Loss of sight or limb £10,000. Policy limit £40,000 each accident and £10,000 any one person Excludes suicide, failure to wear a seat belt & if a driver has higher level of drink or drugs in body than is allowed by law Any injury where the person's pre-existing medical condition contributed to the cause of the accident or worsening of the injury is also excluded.	D
Medical expenses	Up to £100 each person.	E
Replacement locks	£100 excess. Up to £500	L
Loss or damage to vehicle adaptations	Replacement as new up to limit stated on schedule	A & C
Keep Mobile benefit Covers reasonable expenses incurred by the policyholder to maintain mobility following loss or damage to the vehicle whilst the vehicle is off the road being repaired	Limit £50 per day. Maximum of £700 in any one period of insurance. No payments will be paid whilst the vehicle is driveable. Expenses must be justified and evidenced.	A & C
Medical emergency situations In the event of the driver becoming too ill to continue the journey we will cover another person to drive the vehicle in order to transport the driver to a GP's surgery, NHS walk in centre or hospital.	Subject to excesses and evidence of a medical emergency. Additional excesses for young or inexperienced drivers Excludes transport to pre arranged medical appointment	A & C

## Procedures

### Cancellation Procedure

- **14 day cooling off:**
- You have 14 days from the later of the start date of the policy or the date you receive the policy documents to cancel the cover. You can cancel by phoning Fish Insurance and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. You must then return your certificate of car insurance to Fish Insurance, as it is an offence under the Road Traffic Act not to do so. If cover has not yet started, we will refund any premium paid in full. If cover has started, we will refund a percentage of the premium in proportion to the period of insurance left unused.
- If we have paid for the total loss of the car, you must pay the full annual premium and you will not be entitled to any refund
- **The policy can be cancelled mid term:**
- After the 14-day period you can cancel this policy by phoning Fish Insurance and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. The premium we will refund to you is shown in the Policy Conditions part of the policy.
- Fish Insurance or we can cancel this policy by sending you seven days' notice to your last known address. We will refund a percentage of the premium in proportion to the period of insurance left unused.
- **How to Make a Claim**
- Telephone the Ageas OneCall service on 0845 122 3018 (+442380 621 982 if calling outside the UK), this helpline is open 24 hours a day, 365 days a year. Please have details of the incident and your policy details available. If you do not have policy details you will need to quote your registration number.
- If you have comprehensive cover and your windscreen or windows only are damaged, telephone the Ageas Insurance glassline on 0800 174764
- If you wish to make a claim for Keep Mobile benefit, please contact Fish Insurance on 01772 724442.

### Complaints Procedure

We do not like to make mistakes, but if they do happen, we will be honest and open enough to apologise, and correct them as quickly as we can.

If you are unhappy in any way with the service you have received from Ageas or Fish Insurance, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled. If unfortunately you feel our customer service levels have failed to meet your expectations, please follow the instructions below to find out how to make your complaint. Following the complaints procedure does not affect your rights to take legal proceedings.

Claims Related Complaints	Any other type of complaint
<b>In the first instance</b>	
Contact your claim handler. You will find their name and number on any correspondence they have sent you. Alternatively, you may wish to contact a Customer Service Advisor at the address below.	Call the Fish Customer Services Department on 0500 432 141
<b>If your problem has not been resolved</b>	
Write to Ageas: Mark Cliff Managing Director Ageas Insurance Limited Ageas House, Tollgate, EASTLEIGH Hampshire SO53 3YA	Write to Fish; The Complaints Officer Fish Insurance 2-4 Riversway Business Village Navigation Way, PRESTON Lancashire PR2 2YP
<b>If you are not satisfied with the final decision you can contact</b>	
Financial Ombudsman Service South Quay Plaza, 183 Marsh Wall, LONDON, E14 9SR Telephone: 0845 080 1800  You must do this within 6 months of receiving the final response from Fish or Ageas	

### Financial Services Compensation Scheme

In the event that Ageas are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are in the policy.