

SUMMARY OF SHORT PERIOD PRIVATE CAR INSURANCE COVER FOR LEARNER DRIVERS

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| INSURER | Collingwood Insurance Company Limited, Authorised Insurers, registered in Gibraltar (Reg. No. 89988). The Company is licensed by the Commissioner of Insurance under the Insurance Companies Act to carry on insurance business in Gibraltar and regulated by the Financial Services Authority for the conduct of UK business (FSA Register Number 230921). |
| LEVEL OF COVER | The only level of cover available is Comprehensive . This covers damage to your car by accident, fire, theft & vandalism. All policies provide cover for any injury & damage you cause to other people and/or their property. |
| TERM OF THE POLICY | Collingwood Short Period Learner Driver Policies may be taken out for an initial 28 or 84 day period. Cover may subsequently be purchased for 7, 28 or 84 day periods. Refer to your Certificate of Motor Insurance for the dates cover is effective. |
| CANCELLATION | You have the right to cancel this policy at any time. You must return the current Certificate of Motor Insurance before cancellation can be effected. If your policy is effective for at least one calendar month 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). Where your policy has been purchased via the internet, receipt of your policy documentation will be deemed to have taken place when the documentation has been made available for download unless manual posting has been requested. Any refund of premium relating to this 14 day period will be subject to a charge for the period of cover you have received. 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 insurance intermediary. Our charge for the period of cover provided may be in addition to any cancellation charge levied by your insurance intermediary. Beyond the 14 day period, you will still be entitled to cancel this policy but because this is a short-term insurance no refund of premium will be available. For full details of the cancellation process, please refer to General Condition 4 in the policy booklet. |
| IN THE EVENT OF A CLAIM | Please call the 24 hour telephone helpline on 0845 3700 008 . Correspondence should be sent to our UK service providers, Accident Hotline Limited at Collingwood House, Redburn Court, Earl Grey Way, North Shields, Tyne & Wear, NE29 6AR |

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 | UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf) |
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| Third party liability cover (Section 1) | A limit of £5,000,000 applies to third party property damage claims (this limit is reduced to £1,000,000 if you carry hazardous goods). There is no cover for the towing of a trailer, caravan or broken-down vehicle . |
| Accidental or malicious damage cover (Section 2) | The policy does not cover damage to tyres caused by braking, punctures, cuts or bursts. There is no cover for damage caused deliberately by you or the person driving. There is no cover for damage to in-car entertainment, communication or navigation equipment . If the vehicle is owned by someone other than you there is no cover for damage to the vehicle unless you are driving or in charge of the vehicle for the purpose of driving. |
| Damage to your vehicle by fire, theft or attempted theft (Section 3) | The policy will not pay for ; - claims resulting from 'taking away' incidents where the vehicle is taken by your employee or a member of your family or household or someone in a close personal relationship with you or a member of your family or household unless it can be proven that there was an intention to permanently deprive you of the vehicle. - claims where the ignition keys have been left in or on the vehicle or where the vehicle has not been properly locked/secured . - claims involving fraud or deception . Some examples are where you are selling your vehicle, 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 vehicle because it has been 'ringed' (ie it has had its identity changed by criminals prior to you taking possession of it). - confiscation, requisition or destruction by a government, public or local authority. There is no cover for theft of or damage to in-car entertainment, communication or navigation equipment . |
| New vehicle cover (Sections 2 & 3) | The insured vehicle will be replaced with a new one of the same make model and specification if: - it is less than one year old at the time of the loss - the current owner has been the first and only owner and registered keeper - the cost of repairs will be more than 60% of the manufacturer's last UK list price - a replacement is available in the UK. |
| Medical Expenses (Section 5) | We will pay up to £250 per person for medical expenses of anyone travelling in the vehicle. |
| Courtesy car (Section 6) | If the claim is covered by the policy and the insured vehicle is repairable a courtesy car will be provided by the Company's approved repairer for the duration of the repairs. The courtesy car can only be provided subject to availability . The intention of the courtesy car is to keep you mobile and it will not always be like for like in terms of size type, value or status |

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(continued)**

| SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS | |
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| Breakage of glass | There is no separate glass section under this policy . Any claim for broken glass can only be considered under the Damage (Section 2) or Fire & Theft (Section 3) sections of the policy and will be subject to the normal policy excesses . |
| No Claim Discount | No Claim Discount is not available under the short-period learner drivers' product. |
| Excesses (Sections 2 & 3) | You will have to pay the amounts of excess shown on your schedule. |
| Looking after your vehicle (Sections 2 & 3 and General Condition 2) | The policy may not pay if you have not maintained the vehicle in a roadworthy condition – this includes having a current MOT Certificate if required. We will not pay for damage resulting from an inappropriate type or grade of fuel being used. We will not pay for further damage to your vehicle if, following an accident, it is driven or there is an attempt to drive it in a damaged condition . |
| Driving licences (General Exception 1) | You and all drivers must comply with the conditions of your driving licence(s) otherwise cover will not be provided by the policy. It is a requirement of this policy that holders of provisional licences must at all times be accompanied by the holder of a full UK/EU driving licence who has held such a licence for at least 3 years and is over 21 years of age . |
| Drink/drugs (General Exception 1g) | There is no cover under the policy if an incident occurs giving rise to a claim under the policy and it is subsequently proved that the person driving or in charge of the vehicle at the time of the incident was under the influence of alcohol or drugs when the incident occurred . |
| No policy cover for travel abroad (General Exception 3) | The geographical limits of the policy are restricted to the UK . There is no cover for travel abroad although the policy complies with EU Directives relating to the legal minimum insurance required by law. |
| Driving licences—passing your driving test (General Conditions 1 & 9) | This policy is designed to insure provisional licence holders who are accompanied by an experienced driver who is over 21 years of age . You must notify us as soon as you pass your driving test and in this event we reserve the right to withdraw cover. |
| Driving & use limitations (General Condition 9) | Unless agreed otherwise in writing this policy only allows driving by you in person and you must be accompanied by a suitably qualified driver at all times . The use permitted by the policy is for social domestic & pleasure purposes including travel to and from your fixed place of work . At all times you must be undergoing driving tuition . |

COMPLAINTS PROCEDURE

If you have a complaint about a claim, please contact the person handling your claim in the first instance. You will find their name and phone number on any letters they have sent to you.

If you have a complaint about the cover in this policy document, or our service, or concerns about the way **your** policy was sold to **you** please contact our service providers in the United Kingdom, quoting your policy number which is shown on the Schedule to Compliance Manager, Collingwood Insurance Services (UK) Limited, Collingwood House, Earl Grey Way, North Shields, Tyne and Wear NE29 6AR

In the event that you remain dissatisfied, the problem can be referred to the **Chief Executive Officer of Collingwood Insurance Company Limited**. The complaint or concern should be addressed to The Chief Executive Officer, Collingwood Insurance Company Limited, 3/1 Waterport Place, Gibraltar.

Complaints may subsequently be referred to the **Financial Ombudsman Service**.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

All Collingwood Insurance Company Limited 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).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone number 0207 892 7300).