

Version:01/09/2017

PLEASE RETAIN THIS 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
Emergency accommodation.	We will pay up to £500 for necessary expenses for emergency accommodation for you and any passengers, if you or any other driver: → cannot use your car during a journey as a result of loss of damage which we cover; → cannot reach your destination.	1	Yes	No
Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism.	You will be required to pay the first part of any claim for loss or damage to the vehicle as itemised on your policy schedule.	1	Yes	No
Windscreen/Glass - the amount we will pay is unlimited provided our approved glass supplier is used and is subject to a standard compulsory windscreen excess per claim.	An excess applies if the glass is replaced (no excess applies if the glass is repaired) If our approved supplier is not used then a higher windscreen excess will apply and cover will be restricted to a maximum of £100 after your excess is deducted.	1A	Yes	No
Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft	You will be required to pay the first part of any claim for loss or damage to the vehicle as itemised on your policy schedule.	1B	Yes	Yes
In-car equipment Cover for loss of or damage to equipment permanently fitted to your car.	This includes audio equipment, telephone equipment, navigation equipment and visual entertainment equipment permanently fitted to your car.	1 & 1B	Yes	Yes
Liability to other people and their property.	Unlimited indemnity in respect of any claims by a third party for death or personal injury. Up to £20,000,000 for damage to property.	2	Yes	Yes
Personal accident cover or you, your spouse, or civil partner if you are injured as a result of a road accident whilst travelling in any car.	Accidental injury This applies only to death, permanent loss of limbs or complete and irrecoverable loss of eyesight in one or both eyes. (Maximum £5,000 per person)	3A	Yes	No
Medical expenses cover up to £250 per person	If you or your passengers are injured in a road accident whilst traveling in your car we will pay up to £250 per person.	3B	Yes	No
Personal Belongings cover up to £300	Cover for loss of or damage to certain personal belongings whilst they are in your car.	3C	Yes	No
Foreign travel - the minimum cover required by law is provided in any EU country.	Full policy cover can be provided free of charge for up to 120 days per period of insurance for EU countries subject to certain terms and conditions.	3D	Yes	Yes
Replacement keys and locks cover	We will pay for all the locks to be replaced if one or more is damaged. We will pay for new locks and keys if your car keys are lost or stolen unless the keys were left in or on your car whilst it was unattended.	10	Yes	Yes

Driving

Named and approved drivers only subject to Underwriter's approval.

Vehicle Use

The standard use is Social Domestic and Pleasure purposes including Commuting. Business use can be included subject to certain terms and conditions.

Please note that 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, use of any off-road course of ground, the carriage of goods or passengers for hire or reward, or for any purpose in connection with the motor trade.

No Claims Bonus

If a claim has not been made during the current period of insurance then you will be awarded a discount on your renewal premium for the next period of insurance. If a claim has been made during the current period of insurance we will reduce your no claims bonus entitlement in accordance with the current scale contained in our policy booklet.

Protected No Claims Bonus

This is available subject to certain terms and conditions if you have earned three or more years No Claims Bonus (an additional premium is applicable). Your existing No Claims Bonus entitlement will be protected provided there are no more than two claims in any five consecutive years that would have affected the bonus entitlement.

Mid-Term Adjustments

If you make a permanent change to your policy during the current period of insurance, or require duplicate copy of your policy documents, we will charge you a fee to cover our administration costs. Please refer to our Policy Document for further details.

Cooling Off Period - Your Right of Cancellation

Once you have entered into this insurance contract with us, you are entitled to 14 Days to decide whether you wish to proceed. This 14 day period will commence from either the inception date of the contract or the date on which you receive the full terms and conditions of the contract, whichever is later. Provided a claim has not been made, a full refund of any premium which has been paid will be issued. Further information regarding the procedure for canceling your policy is contained in our Policy Document under 'General Conditions'

Policy Cancellation

You may cancel the policy at any time by contacting us on 832042 (please see our Policy Document for further information). Provided a claim has not been made, a pro rata charge will be made for the cover we have provided.

Where a claim has occurred, no refund of premium will be allowed 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 or Voluntary Policy Excess which applies as shown in the policy schedule
- Wear and tear, depreciation and any mechanical or electrical failures or breakages
- Loss or damage if the 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.
- 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.
- Loss or damage to your vehicle if it has been left unlocked, it has been left with keys in, on or in the vicinity of the vehicle, it has been left with windows or sunroof open or if reasonable precautions have not been taken to protect it.
- Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage.
- Costs which exceed the market value of your vehicle or the value declared on your policy schedule if the market value is more.
- Loss or damage caused by acts of war, riot, earthquake or terrorism.

Claims

In the event of a claim please call our team to inform them of the details on 832042 during normal office opening hours.

Complaints Procedure

If you wish to make a complaint about any aspect of your insurance please forward your complaint in writing to: Manxcover Complaints, The old Bank, 19 Station Road, Port Erin, IM9 6AE. If you are dissatisfied with the with the outcome of your complaint you may have the right to refer your complaint to the Financial Ombudsman Service.

*(The Financial Services Ombudsman Scheme for the Isle of Man Thie Slieau Whallian Foxdale Road St. John's Isle of Man IM4 3AS British Isles
Tel: +44 (0) 1624 686500 Fax: +44 (0) 1624 686504 Email: ombudsman@iomoft.gov.im www.gov.im/oft)*