



BRONZE

Your car insurance policy wording

Version: 2026a

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If you would like this or other documents in large print or on audio tape, please contact us.

Introduction and important information

This policy is a contract of insurance between **you** and **us**. It is made up of:

- This policy booklet, which sets out the terms of **your** contract with **us**, including what **we** cover and what **we** don't cover (the exclusions).
- **Your schedule**, which shows the cover that **you** have bought, including any **excesses**, **endorsements** and **your** premium.
- **Your certificate of motor insurance**, which gives details of who is insured to drive **your car** and what **your car** is insured to be used for.
- **Your** statement of facts, which shows all the information that **you** have given **us**. **We** have based **your** cover on this information. It is important that **you** check this information and let **us** know if any of it is incorrect.

You agree to pay the premium for the **period of insurance** and keep to all the terms and conditions of this policy. If **you** do not do this, the contract may not be valid, and **you** may not be able to make a claim.

Your insurers

This policy is a contract of insurance between **you** and **us**. **We** are authorised and regulated by the Financial Conduct Authority (FRN 529506).

By taking out this policy **you** are entering into two separate agreements:

1. The first agreement is an intermediary agreement with **us**, Policy Expert. **We** are responsible for arranging and managing **your** motor insurance. That agreement includes **our** services, fees and charges which can be viewed at www.policyexpert.co.uk/terms-and-conditions
2. The second agreement is the contract of insurance with **our authorised insurers**. The **authorised insurers** have agreed to cover **you**, according to the terms and conditions in this document, against any liability, loss or damage that arises in connection with **your car** during a **period of insurance**. See the Regulatory Information section on p27 for information on **our authorised insurers**.

You only need to contact **us** about **your** insurance, and **we** will arrange everything with **our authorised insurers** on **your** behalf.

We, Policy Expert, have designed this policy booklet carefully to help **you** understand the cover **we** will provide. Please take the time to read the policy and make sure that the cover meets **your** needs. If **you** want to change anything or there is anything that **you** do not understand, please contact **us**.

Definitions

The following definitions have the same meaning wherever they appear in **your** policy or **your schedule**. They will always appear in bold font.

Accessories	Parts or products that are designed for your car and were fitted by the manufacturer. This includes: - audio equipment; - multi-media equipment; - satnav equipment; and - cameras; and - cycle racks.
Approved repairer	A repairer from our network of contracted repairers, who we have approved to repair your car following a claim under section 1 or section 2 (accidental damage to your car) of this policy.
Authorised insurers	The panel of insurers that we have arranged this insurance with. You only need to contact us about your insurance, and we will arrange everything with the authorised insurers on your behalf. Details of our authorised insurers can be found in the Regulatory Information section of this booklet.
Certificate of motor insurance	The proof of motor insurance you need by law. The certificate shows: - the car that is covered; - who is allowed to drive the car; and - what the car can be used for.
Courtesy car	A small hatchback that we arrange to lend you while your car is being repaired. This car should keep you mobile but may not be the same as your car in terms of its size, type, value or status.
Endorsement	A clause which changes the terms of this policy. Any endorsements that apply will be shown on your schedule .
Excess	The part of the claim that you must pay.
Hazardous goods	Explosive substances, gases, flammable liquids or solids, toxic substances, infectious substances and radioactive material.
Market value	The cost of replacing your car in the UK with one of a similar make, model, age, mileage and condition, immediately before the loss or damage happened. To assess the market value at the time of the loss, we may take advice from a suitably qualified, independent motor engineer or refer to publications such as Glass's Guide, and make an allowance for the mileage, condition and circumstances at the time you originally bought your car .
Period of insurance	The period you are insured for, as shown on your schedule .
Territorial limits	Great Britain and Northern Ireland, and while your car is being transported between these places by sea, air or land.

Schedule	The latest document that we have issued to you setting out the cover in force, the car we are insuring, the excess which will apply if you need to make a claim on your policy, and any endorsements .
Unattended	When no one is sitting in your car or able to prevent unauthorised access to your car .
We, us, our	Policy Expert (a trading name of QMetric Group Limited), on behalf of our authorised insurers , and anyone we appoint to represent us.
You, your	The person named on your schedule as the policyholder.
Your car	Any car that's covered under this policy and included on your schedule and certificate of insurance. This includes: - accessories; - spare parts; and - car seats; while they are in or on your car or in your locked, private garage. To be covered by this policy your car must be registered in the UK.
Your partner	Your husband, wife or civil partner, or person you are living with as if you were married to them.

General conditions

You must keep to, and make sure that any other named driver keeps to, the following conditions in order to have the full protection of **your** policy. If **you** do not do this, **we** may decide to cancel this policy, refuse to deal with **your** claim or reduce the amount of any payment **we** make in connection with a claim.

1. Providing accurate and complete information

When taking out, renewing or making changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide further information or documents to make sure that the information **you** provided was accurate and complete (for example **your** car's log book (V5C) or details from **your** driving licence).

It is a criminal offence under the Road Traffic Act 1988 to make a false statement for the purposes of getting a **certificate of motor insurance**.

2. Changes in your circumstances we need to know about

You must tell **us** straight away if any of the information shown in **your** statement of facts, **schedule** or **certificate of motor insurance** is incorrect, or if any of **your** circumstances change during the **period of insurance**.

If **you** do not tell **us** about any incorrect information or any change in **your** circumstances, **we** may cancel **your** policy or treat it as if it never existed, or **your** claims may be rejected or not paid in full.

When **you** tell **us** about a change **we** will tell **you** whether **we** can accept it and, if so, whether it will affect the terms of this policy or the premium **you** must pay.

Here are some examples of the changes **you** must tell **us** about. This is not a complete list and **you** should contact **us** if **you** are not sure whether **you** need to tell **us** about a change.

1. You must tell us before you need cover to start if any of the following details change.

- a. **You** sell or change **your car** or its registration number.
- b. **You** alter **your car** from the manufacturer's standard specification. Alterations include adding optional extras and any:
 - changes to the bodywork, such as adding spoilers or body kits;
 - changes to the suspension or brakes;
 - cosmetic changes, such as adding alloy wheels; and
 - changes which affect the car's performance, such as changes to the engine-management system or exhaust system.
- c. **You** would like to change the people who are covered under this policy.
- d. The owner of **your car** changes.
- e. **You** change the way in which **your car** is used. For example, **you** begin to use **your car** for business purposes.
- f. **You** want to change **your** cover.

2. You must tell us as soon as possible if any of the following details change.

- a. **You** change **your** address or the address where **you** keep **your car** overnight.
- b. **Your** (or any insured driver's) occupation changes.
- c. **You** lose **your** driving licence (or any insured driver loses their licence), either temporarily or permanently, or the status of a driving licence has changed (for example, from a provisional to a full driving licence).
- d. **You** (or any insured driver) are involved in an accident, no matter how trivial it seems and regardless of who was to blame.
- e. **You** (or any insured driver) suffer a physical or medical condition that must be reported to the DVLA.

- f. **You** (or any insured driver) receive any motoring conviction, including driving licence endorsements, fixed penalties and pending prosecution.
- g. **You** (or any insured driver) receive a criminal conviction.

3. Other insurance

If any liability, loss or damage is covered by any other insurance, **we** will only pay **our** share of the claim. This condition does not apply to claims under **section 4 (personal accident)**, which **we** will pay in full.

4. Taking care of your car

You or any insured driver must take all reasonable steps to:

- protect **your car** from loss or damage (this will include changing the locks to **your car** if the keys have been stolen);
- maintain **your car** in an efficient and roadworthy condition;
- make sure **you** have a valid MOT certificate for **your car** if one is needed by law;
- keep all the tyres within the legal requirements at all times; and
- make sure any security device fitted to **your car** is working when **your car** is left **unattended**.

We have the right to examine **your car** at any reasonable time.

5. Fraud

You must not act in a fraudulent way.

This means that **you** (or anyone acting for **you**) must not, for example:

- mislead **us** or **your authorised insurers** in any way (for example, about who is the main user of the car) in order to get insurance from **us**, to get a better deal or to reduce **your** premium;
- make a claim under this policy knowing the claim is false or exaggerated in any way;
- give **us** a document to support a policy or claim, knowing the document is forged or false in any way; or
- make a claim that relates to any loss or damage caused by something **you** have deliberately done or been involved in.

If **you** make a fraudulent claim **we** can:

- refuse to pay the claim;
- recover from **you** any amounts **we** have paid relating to the claim;
- treat the policy as having been cancelled from the time of the fraudulent claim;
- refuse to pay any other claim under this policy which relates to an event that happened after the fraudulent claim;
- not return any of the premiums **you** have paid under the policy; and
- report the matter to the police.

We have the right to recover from **you our** (or **our** representatives') costs in investigating any fraudulent claim.

If **you** deliberately give **us** false information when taking out, renewing or amending **your** policy, **we** can:

- treat the policy as if it never existed or the amendment as if it had not been made;
- refuse all claims;
- recover from **you** the amount of any claims **we** have already paid under this policy;
- keep any premium **you** have paid; and
- report the matter to the police.

6. Victim of crime

If **you** have been the victim of crime, **you** must report the details to the police as soon as possible, and must fully co-operate with all police enquiries and any prosecution that results from doing so.

7. New business

Depending on the number of years' no claim discount **you** tell **us** **you** have, **you** may get a discount on **your** premium.

We may need written proof of this no claim discount, from **your** last insurer, before **we** provide insurance under this policy.

You must have earned the no claim discount in the UK within the previous two years on a private car/van policy.

If **we** ask, **you** must give **us** documents to support the information **you** have given in **your** policy application, such as copies of driving licences, a V5 vehicle registration document or recent utility bills (gas, water or electricity).

8. Keeping to the conditions of this policy

If **we** find that:

- **you** have not met a condition under this policy; and
- any losses would normally have been reduced if **you** had met that condition;

we may not pay **your** claim or may reduce the amount **we** pay (depending on the circumstances), unless **you** can prove to **us** that **you** failing to meet the condition would not have increased the risk of the loss happening given the circumstances.

9. Renewal

During the month before **your** policy is due to end **we** will let **you** know by phone, letter or email if **we** can continue offering **you** insurance. If **your** policy is not renewed, cover will stop at the end of the **period of insurance** shown in the **schedule**.

If **we** offer to renew **your** current policy, **we** may be able to arrange this using the payment details **we** already hold for **you** (unless **you** have told **us** otherwise). **We** refer to this as 'automatic renewal'. **We** will always tell **you** whether or not **we** intend to renew **your** cover automatically. **We** will do this before **we** take full payment. This does not affect **your** right to cancel this policy in line with **our** cancellation policy.

Our renewal offer will include the premium and any changes in the terms and conditions for the next period.

10. Governing law

This policy will be governed by and managed in line with the law of England and Wales, unless **you** live in Scotland, in which case the law of Scotland will apply. **We** will communicate with **you** in English in relation to this contract.

11. Sanctions

We shall not provide cover nor be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Claims procedures and conditions

1. Making a claim

For any claims please call **our** claims management service, Trinity Claims, as soon as possible on:

0800 953 1114

If **you're** calling from outside the UK, please call +44 800 953 1114.

You should report any incident to **us**, whether **you** believe **you** are at fault or not. The sooner **you** report an incident, the better **we** can manage the claim.

If something has been stolen from **your car**, or **your car** has been vandalised, deliberately damaged or stolen, **you** should start by calling the police. **You** will need a crime reference number for the incident.

If **you've** been involved in an accident, do not apologise or admit fault.

Don't negotiate or settle any claims made against **you**, unless **we** have given **you** permission to do so.

Try to collect the following information, which will help us speed up your claim.

- The registration numbers of all vehicles involved and pictures of the other vehicles, including the areas that are damaged.
- Contact details of the other drivers and the name of their insurance company.
- The number of people in the other vehicles.
- If the police were called to the scene, please collect the officers' names and report references and let **us** have these details.
- Contact details for any witnesses.
- Pictures of the scene of the accident and any dashcam footage **you** have captured. Also, please make a note of any CCTV cameras at the scene.
- Details of any injuries caused to anyone in **your** vehicle or in any other vehicle.
- Details of any property that has been damaged.

2. How we deal with your claim

After an incident covered by this policy, the first thing **we** need to know is whether **your car** is going to be repaired.

If **your car** is going to be repaired, **we** will repair it at one of **our approved repairers**.

If **you** choose to use a repairer **we** have not approved, **we** will negotiate costs direct with them. However, **we** will not pay more for those repairs than the amount **we** would have paid to have **your car** repaired at one of **our approved repairers**.

If **you** use a repairer of **your** choice, **you** will have to pay an additional **excess** of £200 (on top of any other **excess** shown on **your schedule**).

If **you** use a repairer of **your** choice, **you** must give **us** full details of the incident and a detailed repair estimate. **You** must get **our** approval before the work begins. **We** do not guarantee any repairs carried out by **your** own repairer, even if **we** pay for those repairs direct to the repairer.

Using an approved repairer

- ✓ If **your car** is not safe to drive, **we** will arrange to collect it from the scene of the incident.
- ✓ If **we** can't take **your car** to a repairer straight away, **we** will take it to **your** home or a safe storage place.
- ✓ If **your car** is safe to drive, **we** will arrange to collect it at a convenient time.
- ✓ **You** do not need to get any estimates for repairs. **We** will agree the costs with **our approved repairer**, and the repairs can begin immediately after **we** have authorised them.
- ✓ Once **we** have decided that **our approved repairer** can repair **your car**, **we** will provide **you** with a **courtesy car** to use until the repairs are finished, subject to availability.
- ✓ When the repairs are finished, **we** will pay for the reasonable cost to return **your car** to **your** home address.
- ✓ All repairs carried out by **our approved repairers** are guaranteed for three years. During this time, if anything goes wrong as a result of poor workmanship by the repairer, it will be put right.
- ✓ If **your car's** ADAS (Advanced Driver Assistance System) needs to be recalibrated as part of any repairs, **we** will also cover these costs.

3. Dealing with your claim

Your obligations

You must let **us** know of any incident, whether or not this gives rise to a claim, as soon as possible. Delays can waste valuable time and may increase the cost of **your** claim.

If someone makes a claim against **you** after an accident, **you** need to let **us** know as soon as possible. This is so **we** can arrange a suitable defence or settlement on **your** behalf, as well as appoint solicitors to act on **your** behalf.

If **you** receive any court documents, **you** must send these to **us** as soon as **you** receive them, and tell **us** at once if **you** are charged with an offence or receive any notice of prosecution or inquest.

You or any other person who claims under this policy must not admit fault or make any offer, promise or payment, unless **we** agree to this in writing beforehand.

You must co-operate with **us** (and **our** appointed representatives if this applies) in investigating and assessing any claim or circumstances which may lead to a claim. This includes giving **us** all the relevant information, documents and help **we** need to be able to deal with any claim and help **us** achieve a settlement.

You must make any claim honestly. **We** will not have to pay any claim if **you** use any false, fraudulent or stolen documents or devices or make any misleading statements in connection with that claim.

If **you** fail to meet one or more of these obligations, **we** may refuse to pay the claim or pay only part of the claim.

Our rights

When dealing with any claim under this policy **we** are entitled to:

- defend or settle any claim, and choose the solicitor who will act for **you** in any legal action;
- take any legal action in **your** name or the name of any other person covered by this policy; and
- admit negligence for any accident or claim on **your** behalf or on behalf of any person claiming under this policy, if appropriate.

We will investigate **your** claim and exchange information with any other people involved. However, **we** will treat **your** information carefully and only share it if this is necessary.

General exclusions

This policy does not cover the following.

1. Any injury, loss or damage that happens while **your car**:
 - a. is being driven by, or is in the charge of, any person not shown on **your certificate of motor insurance**;
 - b. is being used for any purpose not shown on **your certificate of motor insurance**;
 - c. is involved in an incident as a result of something that anybody insured by this policy has deliberately done or failed to do, unless **your authorised insurers** have to provide insurance for this under the Road Traffic Act;
 - d. is being used on a prepared course, racetrack or circuit or for any competition, rally, trial, track day, performance test, race or speed trial (whether the event is on private land or the public road, and regardless of whether it is authorised by the police or another relevant authority); or
 - e. is being used on any derestricted toll roads (roads which the public can pay to have access to and where speed restrictions are temporarily or permanently suspended, including the Nurburgring at Nordschliefe).

However, **your car** is covered:

- if it is with a member of the motor trade for the purpose of having maintenance or repairs carried out;
 - when it is being parked by an employee of a hotel, restaurant or car-parking service; or
 - if the injury, loss or damage happened while **your car** was stolen.
2. Any injury, loss or damage that happens while **your car** is being driven by, or is in the charge of, anyone who:
 - is disqualified from driving;
 - has not held a driving licence and/or is prevented by law from holding one; or
 - does not meet the terms and conditions of their driving licence, as required by the DVLA or DVANI and under any law that applies.
 3. Liability **you** have under any other agreement, unless **you** would have had that liability if the other agreement did not exist.
 4. Loss, damage, injury or legal liability that is directly or indirectly caused by, or results from or in connection with, invasion, war, revolution or any act of terrorism, regardless of any other cause or incident that also contributes to the loss, unless this liability has to be covered under the Road Traffic Act. The definition of terrorism follows the interpretation as set out in the Terrorism Act 2000, or any amendments to that Act, and includes anything the Government or a UK court considers to be an act of terrorism. This exception does not apply if **we** need to provide the minimum level of cover needed by law.
 5. Loss, damage, injury or legal liability caused directly or indirectly by:
 - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste arising from burning nuclear fuel; or
 - the radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or part of that equipment.

6. Any accident, injury, loss, damage or liability arising while **your car** is in a place used by aircraft for taking off, landing, parking or moving, including service roads, refuelling areas and areas where equipment is parked.
7. Any decision or action of a court outside Great Britain or Northern Ireland, unless the decision is made or action is taken in a foreign court because **your car** was used in that country and that country is in the European Union or mentioned by name in **section 5 (using your car abroad)**.
8. Any liability for death, injury or illness, or loss or damage to property, arising directly or indirectly from pollution or contamination, unless it is directly caused by an incident that can be identified and is sudden, unintended and unexpected. **We** will provide cover if the whole incident happens at a specific time and place during the **period of insurance**.

We will treat all pollution or contamination arising from one incident as having happened at the time of the incident.

This policy does not cover claims arising from pollution or contamination which happen as a result of a substance being released deliberately or as a result of leaks from **your car** that are caused by it not being maintained properly.

This exclusion does not apply if **we** need to provide the minimum level of cover needed by law.

9. Any loss of damage resulting from **your car** being seized by HM Revenue and Customs (HMRC), the police or any government public authority.
10. Any accident, injury, loss, damage or liability that happens while **your car** is:
 - towing a trailer that is unsafe or has an unsecure load;
 - being driven with a load or a number of passengers which is unsafe or higher than the manufacturer's recommendations; or
 - being used for any criminal purposes.
11. Any accident, injury, loss, damage or liability while **your car** is outside the **territorial limits**, unless this is allowed under **section 5 (using your car abroad)**.
12. Loss, damage or liability which is the responsibility of the person driving or steering any vehicle being towed by **your car** or being towed by another vehicle **you** are driving.
13. Legal liability when a caravan, trailer or broken-down vehicle is being towed for profit.
14. Any incident which happens while any of **your car's** safety features are disabled or turned off, including if **your** ADAS hasn't been calibrated or recalibrated.
15. Any accident, injury, loss, damage or liability caused or contributed to by carrying any **hazardous goods**.
16. Any payment which would expose **us** or any member of **our** group to any penalty, action or restriction under United Nations resolutions or the trade or economic restrictions, laws or regulations of the European Union, the UK or the US.

17. Any loss or damage caused by pressure waves resulting from aircraft or other flying devices travelling at or above the speed of sound.
18. Any injury, loss, damage or liability which is caused by or happens because of a riot or civil commotion outside the **territorial limits**.
19. Any injury, loss, damage or liability caused by earthquake.

Your policy cover

Section 1: Accidental damage to your car (except damage caused by fire or theft)

What is covered?

We will pay for loss or damage to **your car** if **your car** is damaged in an accident while it is in the **territorial limits**.

Section 2: Fire and theft cover

What is covered?

We will pay for loss or damage to:

- **your car**;
- **your car** key, key fob or other device designed and made by the manufacturer to access and start **your car** up to £100;

if **your car** is stolen or is damaged by theft, attempted theft, fire or lightning while it is in the **territorial limits**.

Section 1 and 2: Damage to your car (whatever the cause)

We don't cover the following.

- a. The **excess** shown for the relevant section on **your schedule**.
- b. Loss or damage to **your car's** windscreen or glass windows.
- c. Loss or damage to **your car's accessories**.
- d. Loss of use of **your car** (including the cost of hiring another vehicle) or any other indirect loss, such as travel expenses or loss of earnings.
- e. Wear and tear, deterioration, depreciation or any loss or damage that happens gradually over time.
- f. Mechanical, electrical, electronic or computer equipment failing, breaking down or breaking.
- g. Damage to **your** tyres caused by braking, punctures, cuts or bursts.
- h. **Your car** losing **market value** after it has been repaired, or any other loss of value.
- i. Loss or damage as a result of someone using deception to take **your car**, for example by claiming to be a buyer or agent.
- j. **Your car** being repossessed by its rightful owner or the cost of any compensation **you** have to pay to the rightful owner.
- k. Loss or damage if **your car** is being driven by anyone who is not keeping to the terms of their driving licence.
- l. Loss or damage to **your car**:
 - while the keys (or other devices which unlock **your car**) have been left in or on **your car**;
 - while **your car** is unlocked and **unattended**;
 - while the sunroof, a car window or the convertible roof has been left open;
 - while any security device fitted to **your car** is not working when **your car** is left **unattended**.
- m. Repairs or replacements which improve the condition of **your car**.
- n. Loss or damage to **your car** caused deliberately or intentionally by anybody insured by this policy, which may include driving through a body of water or flood.
- o. **Your car** being confiscated or destroyed by, or under the order of, any government or a public or local authority.

- p. Loss or damage to **your car** when **your car** is taken or driven without **your** permission by **your partner**, a member of **your** immediate family, a person living in **your** home or anyone **you** know, unless **you** report that person to the police for taking **your car** without **your** permission and help the police in bringing a prosecution.
- q. Damage to **your car** if **you** or any person insured to drive it (as shown on **your** current **certificate of motor insurance**) is charged with an offence related to alcohol or drugs (including prescription drugs) or whose driving was impaired through the use of alcohol or drugs (including prescription drugs), when the accident happened.
- r. Loss or damage to **your car** as a result of racing or while **your car** is being used in any rallies.
- s. Loss or damage to any trailer or caravan when it is being towed by or is attached to **your car**.
- t. Loss or damage to **your car** caused by the wrong type or grade of fuel being used.
- u. Loss or damage to **your car** as a result of malicious damage, vandalism, theft or arson, if **you** have not reported the incident to the police.
- v. Loss or damage caused by frost, unless **you** have followed the manufacturer's instructions to avoid liquid freezing in **your car**.

How we settle claims

For loss of or damage to **your car**, **we** will decide how to settle **your** claim. **We** will either:

- pay for any repairs that are needed;
- replace **your car**; or
- pay **you** a cash amount equal to the cost of the loss or damage or the **market value** of **your car**.

Repairs

Our approved repairers may use recycled parts or non-original parts and equipment when carrying out repairs, or **we** may use the cost of recycled parts or non-original parts and equipment when working out any cash amount **we** will pay to settle a claim.

We will also pay reasonable costs to take **your car** to the nearest suitable **approved repairer** or storage place and, where appropriate, return it to **your** address after it has been repaired.

If your car is a total loss (is written off)

If **we** decide not to repair **your car**, **we** will assess its current **market value**, and then pay **you** this amount to settle the claim (less any **excess** that applies). **We** calculate the **market value** by looking at how much it would cost to replace **your car** with a vehicle of a similar mileage, age and model. **We** will also take account of the condition of **your car** before the accident.

If **your** car is a total loss (is written off) **your** policy will cease immediately without refund from the point the vehicle is declared a total loss. At **our** discretion, **we** may allow **your** policy to continue for an agreed period.

If **you** do not own **your car**, **we** will make any payment to the legal owner, instead of to **you**.

If **you** are still paying for **your car** under a hire-purchase or leasing agreement, **we** may pay off the finance first and then pay any remaining balance from the **market value** to **you**. If the **market value** of **your car** is less than the amount **you** owe under the agreement, **you** may have to pay the difference.

Once **we** have paid out the **market value**, **your car** will belong to **us**, so if it has a private registration number that **you** want to keep, **you** must let **us** know.

If **your car** is a total loss, **we** may put it in safe storage until **we** settle **your** claim. There is no extra charge for this.

Costs you may be liable for

- a. If **your car** is a total loss and **we** settle **your** claim by paying the **market value**, and **you** do not replace **your car**, **you** will have to pay **your** full premium for the year. This means that **you** will still have to continue paying **your** direct debits until **you** have paid the premium in full. If **you** paid the full year's premium at the start of **your** policy, **we** will not refund any of it. **We** may take any unpaid premium from the amount **we** pay to settle **your** claim.
- b. If **we** do not accept **your** claim under this policy, **you** may have to repay any costs **we** have already paid. These may include, but are not limited to, engineers' fees, vehicle-recovery charges and vehicle-storage charges.

Section 3: Liability to third parties

What is covered?

1) Cover provided for you

We will cover **you** if **you** have an accident which results in **you** being legally liable for:

- death of or injury to any person;
- damage of up to £20,000,000 in value to somebody else's property (including any related indirect loss or damage), plus all legal costs and expenses of up to £5,000,000, for any one claim or series of claims caused by one incident;

if this is caused by:

- **you** using or being in charge of **your car**; or
- **you** using **your car** to tow any single trailer, broken-down vehicle or caravan that is attached to **your car**, as long as **you** are allowed to tow the trailer, vehicle or caravan by law and **you** are not towing it for a profit.

2) Cover for other people using your car

If **you** ask **us** to, **we** will also provide the same cover as listed in 1) on the previous page for the following people.

- a. Any person driving **your car** with **your** permission (as long as **your certificate of motor insurance** shows that they are entitled to drive **your car**, and they have met the terms of this policy).
- b. Any person using (but not driving) **your car**, with **your** permission, for social or domestic purposes.
- c. Any passenger travelling in, or getting into or out of, **your car**.
- d. The employer or business partner of any person who is driving or using **your car** for their business, as long as **your certificate of motor insurance** shows **you** have the appropriate cover for business use.

3) Cover for legally appointed representatives

If anyone covered by this section dies while they are involved in legal action, **we** will give the same cover they had under this section to their legal representative.

4) Defence costs

If there is an incident that is covered by this section, and **we** give **our** written permission, **we** will pay for the reasonable legal costs and expenses to:

- a. represent **you** or anyone covered by this policy at any coroner's inquest, fatal-accident inquiry or court of summary jurisdiction; and
- b. defend a charge of manslaughter or causing death by dangerous, careless or inconsiderate driving.

5) Emergency treatment

We will also cover emergency-treatment costs **we** have to pay under the Road Traffic Act. If **we** make a payment for these costs only, this will not affect **your** no claim discount.

We don't cover the following under section 3.

- a. Any injury, loss or damage that happens when **your car** is involved in an incident as a result of a deliberate act by anybody insured by this policy, unless **we** must provide this cover under the Road Traffic Act.
- b. Death of or injury to anyone while they are working with or for the person who is driving **your car**, unless **we** must provide this cover by law.
- c. Loss of or damage to **your car** or any trailer, broken-down vehicle or caravan that is attached to it.
- d. Loss of or damage to property owned by or in the care of the person claiming under this section.
- e. Loss of or damage to property that is being carried in or on **your car** or is in a trailer or vehicle that is being towed by **your car**.
- f. Loss, damage or accidental injury that happens while **your car** is being used in any rallies.
- g. Death of or injury to any person who is driving **your car** or is in charge of it for the purpose of driving it.
- h. Anyone driving **your car** who **you** know does not hold a licence to drive **your car** or is disqualified from driving.
- i. **Your car** being driven by or in the charge of any person who is not named on **your certificate of motor insurance** as being allowed to drive it.
- j. Any person who has other insurance covering the same liability.
- k. Legal costs or expenses related to charges connected with speeding, driving under the influence of alcohol or drugs, or parking offences.
- l. Any amount over:
 - £20 million for loss of or damage to other people's property, including any related indirect loss or damage; and
 - £5 million for legal costs and expenses arising from loss of or damage to other people's property; where the loss or damage arises from any claim or series of claims caused by one incident.

If there is any incident involving more than one person insured under this section, any limits within this policy, or any **endorsements** relating to the maximum amount **we** will pay, will apply to the combined amount of payments **we** make on behalf of all the people covered.

Section 4: Personal accident

What is covered?

If **you** (or **your partner**) are accidentally killed or injured while getting into, travelling in or getting out of **your car** (or any other car **you** do not own), **we** will pay **you** or **your** legal representatives the amount set out under 'How **we** settle claims' below if the accident results in:

- death;
- total and permanent loss of sight in an eye; or
- total physical loss of a limb at or above the ankle or wrist;

which happens within 90 days of the accident.

We don't cover the following.

- a. More than £5,000 for any one accident.
- b. Death or injury which happens while the driver is under the influence of alcohol or drugs.
- c. Death or injury caused by suicide or attempted suicide.
- d. Death or injury suffered by any person who was not wearing a seat belt at the time of the accident, if they have to wear one by law.
- e. Any claim if this policy is held in the name of a business.

If **you** (or **your partner**) have more than one policy with **us**, **we** will only pay out under one policy.

How we settle claims

For claims under this section, **we** will pay the following.

For death	£5,000
For total and permanent loss of sight in an eye	£5,000
For total physical loss of one or more limbs at or above the wrist or ankle	£5,000

If **we** pay a claim for death, **we** will pay this to the appropriate personal representative.

Section 5: Using your car abroad

1) Compulsory cover outside the territorial limits

This policy provides cover for **your** legal liability to others (the minimum cover required by law), so that **you** or any driver covered by this policy can drive or use **your car** in:

- any country which is a member of the European Union; and
- any other country which agrees to follow European Union directives on motor insurance and is approved by the Commission of the European Union.

2) Full policy cover outside the territorial limits

We will also provide comprehensive cover (as shown on **your schedule**) for any one trip of up to 90 days in the **period of insurance** while **you** (or any driver covered by this policy) are in:

- any country that is a member of the European Union; or
- the Channel Islands, the Isle of Man, Iceland, Norway, Switzerland, Liechtenstein, Andorra, Monaco, San Marino, Gibraltar or Serbia.

Your car is also covered while it is being transported by air, sea or rail between any of these countries, including while it is being loaded or unloaded.

If **you** want to use **your car** for more than 90 days for any one trip, before travelling **you** must contact **our** customer service department and check that **we** agree to this. **You** must also pay any extra premium **we** ask for. If **you** don't tell **us** beforehand, **we** will only provide the minimum cover required by the relevant law (liability for third parties). This means **you** would have no cover for any loss or damage to **your car**.

You are only covered under this section if:

- **your** permanent home is in the UK;
- **your car** is registered and normally kept in the UK; and
- **your** visit abroad is temporary.

What is not covered

If **your certificate of motor insurance** allows **you** to drive any other car, that cover does not apply abroad.

This policy does not cover incidents that happen in a country that is not listed in this section unless, before **you** leave, **we** agree in writing to provide cover and **you** pay any extra premium we ask for.

How we settle claims

If **you** make a claim under this section, **you** must provide evidence of **your** trip.

We will settle claims as set out in the **relevant section of cover in this booklet**.

If you have an accident while you are abroad, follow the procedure below.

1. Immediately report the accident to the police if anybody involved is injured or if there is a disagreement with the other driver. Get details of the police team who attended the scene or who the accident was reported to.
2. Give **your** name and address, and **our** name and address, to anyone else involved and show them **your certificate of motor insurance**.
3. Get the name and address of the other driver, details of their motor insurer (including their policy number) and the registration number and owner's details for any other vehicles involved. In some countries (such as Greece, Portugal, Italy and France) vehicles have to display the insurer's name on a disc in the windscreen.
4. Call the claims helpline number on +44 800 953 1114 as soon as possible.
5. Never make any statement or sign any document without first getting advice from a lawyer or competent official.
6. If **you** have a camera, take photographs showing the layout of the scene and positions of the vehicles from various angles.

Section 6: Medical expenses

What is covered?

If **you** (or anyone in **your car**) are injured in an accident involving **your car**, **we** will pay for emergency medical expenses **we** are required to pay under the Road Traffic Act, up to £250 per person.

Section 7: No claim discount

1) No claim discount

When **you** renew this policy **we** will give **you** a no claim discount on **your** premium if **we** do not receive any claims during the current **period of insurance**. **You** cannot transfer this discount to another person.

Any payment **we** make for emergency treatment under **section 3 (liability to third parties)** will not affect **your** no claim discount.

If **you** do make a claim, **your** no claim discount will be reduced. See table below:

No claim discount at the start of your current period of insurance	Your no claim discount at the start of renewal if you make...		
	0 claims	1 claim	2 claims
0 years	1 year	0 years	0 years
1 year	2 years	0 years	0 years
2 years	3 years	0 years	0 years
3 years	4 years	1 year	0 years
4 years	5 years	2 years	0 years
5 or more years	6+ years	4 years	2 years

2) If you have chosen to protect your no claim discount

The following cover will only apply if it is shown on **your schedule**.

Protecting **your** no claim discount means that **your** no claim discount will not be reduced if **you** make a claim.

If **you** make no more than two claims where **you** are at fault (fault claims) in any three-year period, **your** no claim discount will not change at renewal (this means it will stay at the same level).

If **you** make three or more fault claims in any three-year period, at the next renewal date **we** will reduce **your** no claim discount to:

- two years' no claim discount (if **you** have made three fault claims); or
- zero (if **you** have made more than three fault claims).

Depending on the circumstances of **your** claim, **we** may increase **your** premium.

Section 8: Hire car benefit

What is covered?

If **you** have an accident with another known driver, **we** will hire for **you** a like-for-like car for the time it takes to repair **your car**, as long as:

- **we** consider that the accident was not **your** fault; and
- the other driver has valid motor insurance.

Cancellation

You can cancel this policy for any reason, at any time, by contacting **us**.

Phone	0330 0600 602
Email	motor@policyexpert.co.uk
In writing	Policy Expert Maxim 10 12 Parklands Avenue Holytown Motherwell ML1 4WQ

Our refund policy

If **you** cancel this policy:

- before it starts, **you** will receive a full refund.
- after it starts, and **you** haven't made a claim, **you** will receive a pro-rata refund.
- after **you** have made a claim, **you** will not receive a refund.

See **our** cancellation fees below for any charges that may apply.

If **you** pay monthly and cancel **your** policy after **you** have made a claim **you** will have to pay **us** the outstanding premium for the **period of insurance**.

Our right to cancel your policy

We have the right to cancel **your** policy for any valid reason. If **we** cancel **your** policy, **we** will give **you** seven days' written notice telling **you our** reason for cancelling. If **you** have committed fraud the policy will end without notice from the time of the fraudulent act.

If **you** have made a claim or if **your** policy is cancelled due to fraud **you** will not receive a refund, and if **you** pay monthly **you** will need to pay **us** any outstanding premium for the **period of insurance**.

Any additional products (e.g legal assistance) will be cancelled at the same time.

Here are some examples of valid reasons why **we** might cancel this policy.

- We** have not been able to collect a premium from **you** or **your** credit agreement is cancelled. In these circumstances, **we** will contact **you** asking **you** to pay by a certain date. If **you** do not pay by that date, **we** will cancel **your** policy immediately and will let **you** know **we** have done this. **We** may refuse **your** claim or take any premium **you** owe **us** from any claim payment **we** make to **you**. This may mean that **we** pay any claim **we** have to pay under this policy to a third party (for example, someone whose car **you** have damaged), but recover the full amount **we** have paid direct from **you**.
- You** tell **us** about a change in **your** circumstances which results in **us** no longer wanting to provide cover.
- You** refuse to give **us** reasonable access to **your** car when **you** have made a claim.
- If **you** fail to inform **us** of an incident. **You** have a legal obligation to tell us of any incident whether or not it gives rise to a claim.

- e. **You** fail to co-operate with **us**, or send **us** information or documents, and this significantly reduces **our** ability to process **your** policy or any claim **you** make.
- f. **We** are prevented from providing cover under this policy by a law or for any other reason.
- g. **You** break any of the general conditions set out in this policy, for example, **you** do not take reasonable care of **your** car.
- h. **You** use threatening or abusive behaviour or language, or intimidate or bully **our** staff or suppliers.

Our cancellation fees

If **your** policy is cancelled for any reason, **you** will be charged a cancellation fee. The cancellation fee is less if **your** policy is cancelled within the first 14 days of purchase (known as the cooling off period). All fees are listed on **our** website at www.policyexpert.co.uk/terms-and-conditions/.

Complaints procedure

How to make a complaint

We aim to give **you** the best possible service, but if **you** have any questions or concerns about this insurance or the way **we** have handled **your** claim, **you** should follow the complaints procedure set out below. Please quote **your** policy number whenever **you** contact **us**, as this will help **us** provide a quick and efficient response.

If **your** complaint is about **your** policy or the way the policy was sold to **you** please contact **us**.

Email: motor-complaints@policyexpert.co.uk
Phone: 0330 0600 602 (customer service helpline)
Write to: Customer Relations Department, Policy Expert, Maxim 10, 12 Parklands Avenue, Holytown, Motherwell, ML1 4WQ

If **your** complaint is about the way **your** claim was handled, please contact **our** claims management service, Trinity Claims.

Email: customer.relations@trinityclaims.co.uk
Phone: 0330 0600 633
Write to: Customer Services Manager, Trinity Claims, PO Box 568, Tonbridge, Kent, TN9 9LT

We aim to deal with all complaints within three working days of receiving them. If this is not possible, **we** will acknowledge **your** complaint within five working days. **We** will try to send **you** a final response within four weeks of receiving **your** complaint, but if **we** are not able to do this, **we** will send **you** an update and aim to send **you** a final response within eight weeks.

If **you** are not satisfied with the way **we** have dealt with **your** complaint, or more than eight weeks have passed since **we** received **your** original complaint, **you** can refer **your** complaint to the Financial Ombudsman Service. **You** must do this within six months of receiving **our** final response letter.

The Financial Ombudsman is an impartial complaints service, which is free for customers to use. Taking **your** complaint to the Financial Ombudsman does not affect **your** right to take **your** dispute to the courts. For more details on how the Financial Ombudsman Service can help **you**, visit their website at www.financial-ombudsman.org.uk.

Email: complaint.info@financial-ombudsman.org.uk
Phone: 0800 023 4567
Write to: Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR

Important note: the Financial Ombudsman Service can only consider **your** complaint if **you** have already given **us** the opportunity to deal with it.

Office of the Arbiter for Financial Services

If one of **your authorised insurers** is registered in Malta, **you** may also be able to refer **your** complaint to:

Office of the Arbiter for Financial Services, Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta, telephone (+356) 212 49245, if **you** are not satisfied with **our** final response or **we** have not responded within fifteen (15) days. **You** will have to pay EUR 25.00 at the time of making **your** complaint to the Arbiter to use this service.

About the Office of the Arbiter for Financial Service

The Office of the Arbiter for Financial Services considers that a “complaint” refers to a statement of dissatisfaction addressed to an insurance undertaking by a person relating to the insurance contract or the service he/she has been provided with. The term “person” does not specify that this is limited to individuals and therefore any policyholder, insured person, beneficiary and injured third party (irrespective of the country of residence or where the risk is situated) is eligible to make a complaint. For more information on the Office of the Arbiter for Financial Services and its complaints process, please visit www.financialarbiter.org.mt

Regulatory information

Your insurers

We have arranged this insurance with the following **authorised insurers**.

Accredited Insurance (Europe) Limited - UK Branch

Authorised and regulated by the Malta Financial Services Authority. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protection may differ from those for firms based in the UK.

Accredited Insurance (Europe) Limited - UK Branch (UK Establishment Number: BR021362; FRN: 608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta

Accredited Insurance (Europe) Limited - UK Branch has a principal place of business at 70 Fenchurch Street, London, EC3M 4BR. UK Companies House registered no. BR21362.

Bridgehaven Specialty UK Limited

Bridgehaven Specialty UK Limited is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority (FRN: 978895). Bridgehaven Specialty UK Limited's registered office is at 70 Gracechurch Street, London, EC3V 0HR. UK Companies House registered number: 12782688.

Insurer liabilities

Each of **our authorised insurers** is liable for only the proportion of liability they have underwritten. None of **our authorised insurers** is responsible for any liability underwritten by any other of **our authorised insurers** under any circumstances.

Financial Services Compensation Scheme

Our authorised insurers are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of insurance and the circumstances of the claim. Compulsory insurance, such as third-party motor insurance, is covered for 100% of the claim.

You can get more information about the compensation scheme arrangements from the FSCS (www.fscs.org.uk).

Protecting your personal information

The details provided here are a summary of how **we** and **our authorised insurers** collect, use and store **your** information.

If **you** would like to read **our** full privacy policy, please visit **our** website at www.policyexpert.co.uk/privacy-policy. Or **you** can contact **our** Data Protection Officer at QMetric Group Limited, 110 Bishopsgate, London, EC2N 4AY.

If **you** would like to read Accredited Insurance (Europe) Limited - UK Branch's full privacy policy, please visit www.accreditedinsurance.com/privacy-notice-europe-uk. Or **you** can contact their Data Protection Officer at 70 Fenchurch Street, London, EC3M 4BR.

If **you** would like to read Bridgehaven Specialty UK Limited's full privacy policy, please visit www.bhvn-ins.com/privacy-policy. Or **you** can contact their Data Protection Officer at 70 Gracechurch Street, London, EC3V 0HR.

Collecting your information

When **you** ask **us** about or buy insurance cover, or make a claim, **we** will ask **you** to provide personal information to **us** and **our authorised insurers**. **We** also collect information about **you** from other sources, including information about how **you** interact with **our** websites, and publicly available information about **you** (and **your** family, if provided). This includes details of claims made by **you** or named drivers and information from industry sources such as the Claims and Underwriting Exchange and Motor Insurance Database (managed by the Motor Insurance Bureau).

Using your information

The main reason **we** collect **your** personal information is because **we** need to provide the appropriate insurance cover to **you**.

We will process **your** information fairly for the purposes of carrying out a contract, keeping to certain legal obligations **we** have, and for legitimate business reasons allowed by data-protection law, including managing **your** policy, managing claims, preventing fraud and to allow **us** to provide selected marketing communications.

Sharing your information

We may share the information **you** provide with a number of other interested organisations. This may include other insurers, regulators, industry bodies, public authorities, and fraud-prevention and credit-reference agencies.

Keeping and storing your information

We'll only keep **your** information for as long as is necessary to provide **our** products and services and to meet **our** legal and regulatory obligations. **Our authorised insurers** may sometimes use providers and organisations outside the UK or European Economic Area (EEA) to help manage insurance policies.

Although some countries outside the EEA do not provide the same level of data protection as the UK, **our authorised insurers** will always make every reasonable effort and take any required legal steps to make sure **your** personal information is properly protected.

We may monitor and record communication with **you** (such as phone calls and emails) for quality-control, training and fraud-prevention purposes, and to make sure **we** are keeping to all regulations that apply.

Your rights

You have a number of rights relating to the information **we** hold about **you**. These include accessing **your** information, updating **your** information, restricting the processing of **your** information and unsubscribing from marketing communications.

Full details of **your** rights are set out in **our** privacy policy and the privacy policies of **our authorised insurers**.

You also have the right to complain directly to the Information Commissioners Office (ICO) whose details can be found at www.ico.org.uk

Claims and Underwriting Exchange Register (CUE)

Insurers and their agents share information with each other through the Claims and Underwriting Exchange Register, run by the Motor Insurance Bureau (MIB).

When **we** deal with **your** request for insurance, **we** may search the register. When **you** tell **us** about an incident which may or may not lead to a claim, **we** will pass information about the incident to the register. The aim is to help **us** to check information provided and to prevent fraudulent claims.

It is a condition of buying and renewing **your** policy that **you** agree to **us** giving the MIB information from **your** application form about any incidents **you** tell **us** of.

Money Laundering Regulations and Proceeds of Crime Act

You agree to provide any evidence and information about **your** identity, and the identity of **your partner** or any named driver that **we** and **your authorised insurers** may reasonably ask for in order to meet **our** obligations under Money Laundering Regulations and the Proceeds of Crime Act. If **we** become aware of or suspect financial crime, **we** must report this to the National Crime Agency or the appropriate law-enforcement agencies (or both) as soon as possible.

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