



Motor
Insurance
Policy
Summary



Policy summary

keyfacts®

Type of insurance and cover

This is an insurance for motor cars, motor caravans with an engine size up to 2,500cc and dual purpose vehicles (e.g. estate cars).

This is a summary of the policy. Please refer to the Policy booklet for full details of terms, exclusions and conditions. A specimen copy of the Policy booklet is available on request.

This Policy Summary details the motor car insurance we provide. If you take out motor car insurance with us your Policy Details and Certificate of Motor Insurance will confirm the cover you have chosen.

Insurer

CIS General Insurance Limited.

Significant features and benefits

Liability for death of or injury to third parties (including passengers)
Liability for damage to property (limit £20,000,000 any one accident)
Liability of passengers to other parties
Legal costs incurred with our consent (limit £5,000,000 any one accident for property damage)
Loss of or damage to the car as a result of fire or theft
Accidental damage to the car (including its accessories)
Replacement of locks following theft of keys (limit £750 any one claim)
Personal accident benefit of £5,000 for you and/or your spouse or civil partner for death or certain disabilities
Medical expenses – up to £250 for each occupant of the car
Replacement of child car seats following their loss or damage or impact damage to the car
Loss of or damage to personal effects – up to £250 for any one occurrence
Accident recovery service (subject to certain limitations) provided on our behalf by AXA Assistance (UK) Limited
Foreign use – up to eight days cover in any EU and certain other associated countries during the policy year
The maximum No Claim Discount entitlement is 70% for a new policy but this increases to a maximum of 75% following further claim-free years with Co-op Insurance

Optional extras

Motor legal expenses – up to £100,000 plus a 24-hour legal helpline which provides confidential advice on any personal motoring-related legal problems concerning the laws of the UK, the Isle of Man or the Channel Islands (managed on our behalf by Co-operative Legal Services Limited)
UK and European Breakdown cover (subject to certain limitations) provided on our behalf by AXA Assistance (UK) Limited
Protected Discount (you may qualify for our Protected Discount Scheme)
Extended Foreign Use – extends the cover provided in the UK to all EU and certain other associated countries for the entire policy year (subject to limit of 90 days per trip)
Enhanced Courtesy Car – provides access to a similar replacement car (subject to certain limitations) for up to 14 days if your car is stolen and not recovered or written off

Significant and unusual exclusions and limitations

A new motor policy will not normally be issued to any person aged over 75.
An excess of £100 applies to each claim (except for liability claims and certain windscreen claims). (See Claims settlement provisions [Section B: Insured Vehicle – loss or damage and Section C: Insured Vehicle – fire or theft] of the Policy.)
An additional excess, as specified below, applies where the driver or person in charge is aged: (i) under 21 years £300 (ii) 21-24 years £200 (iii) 25 years or over and has not held a full driving licence for one year or longer £150. (See Claims settlement provisions [Section B: Insured Vehicle – loss or damage] of the Policy.)
A range of voluntary excesses (£50, £100, £150, £250 or £350), which will apply in addition to the above excesses, are available for a reduced premium. (See Claims settlement provisions [Section B: Insured Vehicle – loss or damage] of the Policy.)
If you have added the Motor legal expenses optional extra to your policy, any costs you incur without our prior agreement will not be covered. In some circumstances a claim may not be accepted if we do not consider it to have a reasonable chance of success. (See Section G: Motor legal expenses and legal helpline of the Policy.)
A limit of £150 applies to claims for damage to windscreen, window or sunroof glass (other than glass roof panels) if you do not use one of our approved windscreen specialists to undertake the repair or replacement. (See Claims settlement provisions [Section B: Insured Vehicle – loss or damage and Section C: Insured Vehicle – fire or theft] of the Policy.)
A limit of £500 applies to loss of or damage to electronic equipment permanently fitted to the vehicle post-manufacture. (See Section B: Insured Vehicle – loss or damage and Section C: Insured Vehicle – fire or theft of the Policy.)

Significant and unusual exclusions and limitations - Continued

Third party cover whilst you are driving another vehicle is not available except when:

- (i) the vehicle does not belong to you and is not hired to you under a hire purchase agreement and
- (ii) there is no other insurance policy which insures you and
- (iii) the vehicle is not being driven outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands and
- (iv) the vehicle is not being driven to secure its release following seizure by, or on behalf of, any government or public authority.

(See Section A: Third party liability of the Policy.)

If any part or accessory of your vehicle is not available, the most we will pay will be the cost shown in the manufacturer's last UK price list (plus the reasonable fitting costs). We may make a monetary payment on this basis if such a part cannot be obtained. If your vehicle is three years old or more, or if it has been imported, we may decide to repair it with parts which have not been made by your vehicle's manufacturer but are of a similar standard. (See Conditions of the Policy.)

Loss or damage caused by theft will not be covered if the vehicle is unoccupied and it is left unlocked, or with the ignition keys in or on it, or with the engine running, or with any opening roof or window left open.

(See Section C: Insured Vehicle - fire or theft of the Policy.)

Loss or damage caused by theft will not be covered if the vehicle is driven or used without your permission by any member of your family or household, unless the person is reported to the police for taking the vehicle without your consent. (See Section C: Insured Vehicle - fire or theft of the Policy.)

Loss or damage caused by theft or attempted theft will not be covered if you have told us that your vehicle is fitted with an anti-theft tracking device and, at the time of the incident:

- (i) the device is not active/armed and in full working order or
- (ii) the annual network subscription for the maintenance contract on the device is not current.

(See Section C: Insured Vehicle - fire or theft of the Policy.)

The cost of providing an Enhanced Courtesy Car (where cover is operative) will not be covered if your car is immobilised unless we agree that your car is damaged beyond cost-effective repair.

Duration of the policy

The policy will normally remain in force for 12 months. The period of insurance will be confirmed in the Policy Details issued with your policy documents.

Making a claim

Should you need to make a claim between the start of the insurance and the receipt of your policy documents please telephone the **Co-op Insurance claims line on: 0345 999 8888**.

Your Right to Cancel

When you receive your policy documents you will have 14 days in which to cancel the policy if you no longer require the insurance. If you cancel the policy during this time you will be entitled to a refund of any premium paid, less a proportionate charge for the number of days for which cover has been provided.

If you cancel the policy after 14 days but before the first renewal date, a cancellation fee of £50 will apply in addition to the proportionate charge for the number of days for which cover has been provided.

If you decide to cancel the policy after the policy has renewed for the first time, no cancellation fee will be applied but we will make a proportionate charge for the number of days for which cover has been provided.

If you choose to cancel any of the optional extras (Breakdown, Enhanced Courtesy Car, Extended Foreign Use or Motor legal expenses) within 14 days of receiving your policy documents, within 14 days of the optional extra being added to the policy (if added after the start date of the policy) or within 14 days of the renewal date, you will be entitled to a refund of any premium paid for the optional extra, less a proportionate charge for the number of days for which cover has been provided.

If you choose to cancel an optional extra at any other time:

- (i) for Breakdown or Extended Foreign Use there will be no refund of premium, unless the entire policy is cancelled at the same time
- (ii) for Enhanced Courtesy Car or Motor legal expenses you will be entitled to a refund of any premium paid for the optional extra, less a proportionate charge for the number of days for which cover has been provided. The administration fee of £15 will also apply.

Our service to you

Dealing with complaints

We know that sometimes things can go wrong and here at Co-op Insurance, we really value your feedback. Letting us know when you are not happy with our products or service provides us with the opportunity to put it right and helps us to improve the service we provide to all our customers.

If you would like to obtain a copy of our complaint handling procedures or would like to raise a complaint, please contact us by phoning:

General insurance complaints **03457 46 46 46**

Claims complaints **0345 999 8888**

Alternatively, you can write to us at:
Customer Relations, Co-op Insurance,
Miller Street, Manchester M60 0AL

To help us resolve your complaint we'll need the following information:

- details of what you are concerned about, your name and address, your policy number and where possible, a daytime telephone number.

Please let us know if you need your response to be sent in an alternative format such as large print, audio or Braille. We will always do everything we possibly can to sort out the problem. We'll send you a written acknowledgement within five working days and keep you informed of our progress until your complaint has been resolved.

Should you remain unhappy with our response, or if eight weeks have passed since you first raised your complaint with us, you have the option to refer your complaint to the Financial Ombudsman Service. You'll need to contact them within six months of the date of our response. To find out more about the Financial Ombudsman Service visit:

www.financial-ombudsman.org.uk

Or contact them by writing to:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone **0800 023 4567/0300 123 9123**

Email: **complaint.info@financial-ombudsman.org.uk**

Making a complaint will not affect your legal rights.

Online Dispute Resolution (ODR)

In addition the European Commission has set up an Online Dispute Resolution (ODR) website for consumers who are unhappy with products or services they have bought online. If this applies to you, you can submit a complaint at www.ec.europa.eu/consumers/odr/. You will receive details of the Alternative Dispute Resolution (ADR) body, the Financial Ombudsman Service (FOS), along with your option to have your complaint reviewed by them. You may contact the FOS directly using the details listed above. Alternatively, you may send your complaint to us by email: ODRcomplaints@cfs.coop. Please note that responsibility of data security during transfer rests with the sender and not with the receiver. We cannot guarantee unencrypted email transmissions are secure or error free, and accept no liability for interception and misuse. Information on how and when to contact us can be found on our website.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme which provides protection to customers of authorised financial services firms.

The Financial Services Compensation Scheme can pay compensation of:

- (a) 100% of a claim without any upper limit, where the insurance is compulsory (e.g. third party motor insurance) or
- (b) 90% of a claim without any upper limit, for other insurances

if an authorised firm is unable, or likely to be unable, to pay claims against it.

In general, this is when a firm becomes insolvent or has gone out of business.

Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU
Telephone **020 7741 4100**

Your personal information

Please read this notice as it explains the purposes for which we will use personal information and sensitive personal information which we hold. Please show this notice to anyone insured to drive the vehicle covered under this policy.

For mutual security, calls are recorded and may be monitored for training purposes and to prevent and detect fraud. For the purposes of the Data Protection Act 1998 the Data Controller in relation to the personal information you supply is notified with the Information Commissioner's Office (ICO) as CIS General Insurance Limited.

If you provide us with information about any other person, we shall assume you are acting on their behalf and, if they are aged 18 or over, you have their consent for their information to be provided to us.

Insurance administration, renewal and claims handling

Information you supply may be used for the purpose of insurance administration, renewal and claims handling by us, our agents and our reinsurers. In assessing any claims made, we may undertake checks against publicly available information such as Electoral Register,

County Court Judgments, bankruptcy or repossession information. Information may also be shared with other insurance companies or third parties either directly or via those acting for us such as loss adjusters or investigators. Information will be used to ensure that our records are accurate and may be analysed by members of the Co-op Group to improve our service to you.

Claims History

Insurers pass information to the Claims and Underwriting Exchange register run by Insurance Database Services Limited (IDS Ltd) and the Motor Insurance Anti Fraud and Theft Register run by the Association of British Insurers (ABI). Under the conditions of your policy, you must tell us about any insurance-related incidents (such as an accident or theft) whether or not they give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

When you apply for insurance, in the event of any incident or claim, or at renewal, we may search these registers and any other relevant registers, to check your claims history or that of any other person or property likely to be involved in the policy or claim.

Your electronic information

If you contact us online we may collect your electronic identifier, e.g. Internet Protocol (IP) address. If you contact us by phone we may collect your telephone number supplied by your service provider. This information may be used to aid in the detection of fraud.

Sensitive personal data

In order to assess the terms of the insurance contract or administer claims, we will need to collect personal data which the Data Protection Act 1998 defines as sensitive, such as criminal convictions and we may need to transfer this data overseas. By proceeding with this contract, you will signify your explicit consent to such information being processed by us or our agents.

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), managed by the Motor Insurers' Bureau (MIB). The MID and the data stored on it may be used by certain bodies permitted by law including, but not limited to the DVLA, the DVANI, the Insurance Fraud Bureau and the Police for the purposes of:

- (i) Electronic Vehicle Licensing and Continuous Insurance Enforcement
- (ii) law enforcement
- (iii) preventing and detecting crime and the apprehension and/or prosecution of offenders (including, but not limited to, establishing whether a driver's use of the vehicle is likely to be adequately covered by a motor insurance policy)
- (iv) the provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident in the United Kingdom or abroad, other insurers and/or the MIB may search the MID to obtain relevant policy information.

Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this at www.mib.org.uk

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police.

You can check that your correct registration number details are shown on the MID at www.askmid.com

Credit searches

To help with working out your premium and the underwriting of your policy, whether you are renewing or asking for a new quotation, we will get your credit score from credit reference agencies in a way that does not have a negative effect on your credit file or your future ability to get credit. The same credit score will be used for any amendments made to the policy throughout its term until its next renewal date.

We may also pass to credit reference agencies information held about you and your payment record with us. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud.

Overseas transfer of data

We and the other companies processing your information for the purposes mentioned above may from time to time need to undertake some of the processing in countries outside of the European Economic Area which may not have laws to protect your personal information, but in all cases we will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided on request.

Preventing and detecting fraud and other crime

To prevent and detect fraud and other crime we may at any time:

- Share information about you with other organisations and public organisations including the Police;
- Carry out credit searches;
- Check and/or share your details with fraud and crime prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

We or judicial law enforcement and taxation agencies may access and use this information as well as other organisations to prevent fraud, money laundering and other crimes, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Managing credit and credit related accounts or facilities;
- Recovering debt and tracing beneficiaries;

- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees

Please contact us on the number shown on your policy documents if you want to receive details of the relevant fraud and crime prevention agencies. We or other organisations may access and use the information recorded by fraud and crime prevention agencies from other countries.

Marketing and market research

We may share your personal information with other parts of the Co-op Group to let you know, from time to time, about special offers, products and services that we feel may be of interest to you.

Your contact preferences for these purposes were applied when you took out a policy with us. You can update your preferences by telephoning the Customer Contact Centre on **03457 46 46 46** (calls may be monitored or recorded for security and training purposes), or writing to the Data Protection and Privacy Manager, CIS General Insurance Limited, Miller Street, Manchester, M60 0AL.

Your rights

For a fee of £10, you are entitled to request a copy of the personal information we hold about you. If any of it is inaccurate, you may ask us to correct it. If you have any questions or you would like to find out more about this please write to the Data Protection and Privacy Manager, CIS General Insurance Limited, Miller Street, Manchester, M60 0AL.

For more information on the Data Protection Act you may also contact: The Information Commissioner's Office at Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. Telephone: **0303 123 1113** (local rate) or **01625 545 745** (national rate).

Website: ico.org.uk

Law applicable to the contract

The law applicable to your place of residence (or in the case of a business to the place where the principal office is situated) in the United Kingdom, the Isle of Man or the Channel Islands will apply to the business relationship between us and any products or services we provide.

Any terms and conditions of your policy will be supplied in English and we will communicate with you in English.

Charges for duplicate documents and making changes to your policy

If you have bought a new car, want to add another driver or wish to make any other change to your policy, it's easily done through our Customer Contact Centre on **03457 46 46 46**.

In order to cover our administration costs we will apply a fee of £15. The administration fee will be in addition to any increase in premium that may occur.

The main types of change for which we will charge an administration fee are:

- Changing your vehicle.
- Adding a temporary additional driver.
- Adding or removing drivers.
- Requesting replacement documents (including certificates).
- Changing the level of your cover.

About Co-op Insurance and your policy

The Co-op Insurance Customer Contact Centre provides information only on the motor insurance available from Co-op Insurance. Co-op Insurance only offers its own motor insurance.

Co-op Insurance is a trading name of CIS General Insurance Ltd which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 435022.

You can check this on the Financial Services Register by visiting the FCA's website

www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on **0800 111 6768**.

Co-op Insurance is part of the Co-op Group, one of the world's largest consumer co-operatives.

If you have any further questions about your insurance, please call 03457 46 46 46

Lines open Monday to Friday 8am-8pm, Saturday 8am-5pm and Sunday 9am-4pm (including Bank Holidays except Christmas Day, Boxing Day and New Year's Day).

No Claim Discount (NCD)

Any NCD earned can only be used on one policy at a time, it cannot be shared across two policies.

The following discounts from the basic premium may be allowed where you provide documentary evidence of claim-free driving from another insurer. See page 10 for details of the documents we will accept as evidence.

Number of claim free years	0	1	2	3	4	5 or more
Discount	Nil or introductory (See page 11)	50%	60%	65%	67%	70%

The following table sets out the NCD entitlement at the next renewal date following a claim-free year or the making of one or more claims. If the policy is cancelled before the end of the policy year, no Discount will be earned for that year.

Current NCD level	Discount entitlement at the next renewal date following:					
	No claims in current year	1 claim in current year	2 claims in current year	3 claims in current year	4 claims in current year	5 claims in current year
Nil	50%	Nil	Nil	Nil	Nil	Nil
25% Introductory Discount – (See page 11)	50%	Nil	Nil	Nil	Nil	Nil
40% Introductory Discount – (See page 11)	50%	Nil	Nil	Nil	Nil	Nil
50% (1 year)	60%	25%	Nil	Nil	Nil	Nil
60% (2 years)	65%	40%	Nil	Nil	Nil	Nil
65% (3 years)	67%	50%	25%	Nil	Nil	Nil
67% (4 years)	70%	60%	40%	Nil	Nil	Nil
70% (5 years)	72%	65%	50%	25%	Nil	Nil
72%* (6 years)	73%	67%	60%	40%	Nil	Nil
73%* (7 years)	74%	70%	65%	50%	25%	Nil
74%* (8 years)	75%	72%	67%	60%	40%	Nil
75%* (9 years)	75%	73%	70%	65%	50%	25%

* Available only at renewal of existing Co-op Insurance policies.

The NCD entitlement is not affected by claims for (i) damage to the windscreen, window or sunroof glass only, (ii) the provision of a courtesy car under the optional Enhanced Courtesy Car cover, (iii) assistance

with uninsured losses under the optional Motor legal expenses cover or (iv) assistance under the optional Breakdown cover.

Acceptable evidence of NCD

We will accept the original of your latest motor insurance renewal document or a letter of NCD entitlement from your UK motor insurer. The document must show the number of years NCD earned and the expiry date of your last UK motor policy. We are unable to accept the following documents as evidence of NCD:

- photocopies or faxes
- certificates of motor insurance or insurance quotations
- evidence of NCD already being used on another motor policy
- evidence which is over three years old.

Protected Discount

If you are entitled to a Discount of 70% or more and there has not been more than one claim in the last three years, you may qualify for our Protected Discount Scheme. In return for an extra premium, this guarantees a Discount of at least 70% at the next renewal date provided that there have been no more than two claims in the last three years (including claims with a previous insurer). Three claims will result in the Protected Discount Scheme being withdrawn at renewal. Four or more claims will also result in a reduction of NCD.

Please note that if any claim is made during the current period of insurance, the NCD will not increase at the next renewal.

Introductory Discounts

Named Driver Discount

As a new proposer you may be entitled to our Named Driver Discount if you are aged 20 or over and you meet the criteria detailed below. Please note that this Discount can only be used under a Co-op Insurance motor car policy and cannot be transferred to another insurer. You may be entitled to a Discount of up to 65% provided that:

- you are, or have been within the last 12 months, a named driver on another Co-op Insurance motor car policy for a continuous period of at least 12 months
- you have not had an accident or loss resulting in a claim under that Co-op Insurance motor policy for the period for which the Discount is being claimed, up to:
 - (i) the date you ceased to drive under that policy, or
 - (ii) if you are still a named driver, up to the commencement date of the new policy
- you have not had an accident or loss resulting in a claim under any other motor policy, for the period for which the Discount is being claimed, up to the commencement date of the new policy
- no driver under the new policy has been convicted of a motoring offence in the last four years or has a prosecution pending. Parking offences or a single speeding offence per driver will be ignored.

You can only begin earning Named Driver Discount from age 19. The following shows the Discount you could be entitled to:

- proposer aged 20 or over **and** one continuous claim-free year under another Co-op Insurance motor car policy – 50% Discount
- proposer aged 21 or over **and** two continuous claim-free years under another Co-op Insurance motor car policy – 60% Discount
- proposer aged 22 or over **and** three or more continuous claim-free years under another Co-op Insurance motor car policy – 65% Discount.

Please note that Named Driver Discount:

- cannot be used in conjunction with any other Introductory Discount
- can only be used under one policy at a time, it cannot be shared across two policies.

Pass Plus Discount

As a new proposer you may enter the Scale at 40% provided that:

- (i) you have passed the Pass Plus test
- (ii) no driver
 - a) has had any accident or loss in the last four years
 - b) has been convicted of a motoring offence in the last four years or has a prosecution pending. Parking offences or a single speeding offence will be ignored.

Enhanced Discount

As a new proposer you may enter the Scale at 40% provided that:

- (i) you are aged 25 or over
- (ii) you have held a full UK driving licence for at least four years
- (iii) no driver
 - a) is aged under 25
 - b) has had any accident or loss in the last four years
 - c) has been convicted of a motoring offence in the last four years or has a prosecution pending. Parking offences or a single speeding offence will be ignored.

Other new proposers will normally enter the Scale at 25% Discount unless any driver has had an accident or loss in the last 12 months, in which case no Discount is allowed.

Please call 03457 46 46 46 if you would like to receive this information in an alternative format such as large print, audio or Braille.

Co-op Insurance is a trading name of CIS General Insurance Limited; registered in England and Wales with registration number 29999R. Registered office: CIS Building, Miller Street, Manchester M60 0AL. CIS General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under register number 435022.

Motor Legal Expenses cover is underwritten by CIS General Insurance Limited, with the legal services provided by Co-op Legal Services, a trading name of Co-operative Legal Services Limited; registered in England and Wales under company number 05671209. Registered office: 1 Angel Square, Manchester M60 0AG. Co-op Legal Services is authorised and regulated by the Solicitors Regulation Authority under registration number 567391. Co-op Legal Services' professional rules are set out in the SRA Code of Conduct. The SRA Handbook, which includes the SRA Code of Conduct, is available online at www.sra.org.uk/handbook/. Motor Breakdown Cover and Accident Recovery Service are provided on behalf of Co-op Insurance by AXA Assistance (UK) Limited; registered in England and Wales under company number 02638890. Registered Office: The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR. AXA Assistance (UK) Limited is authorised and regulated by the Financial Conduct Authority under register number 439069.

Calls may be monitored or recorded for security and training purposes. Calls to 0800 numbers are free from both UK landlines and mobile phones. Calling us on an 03 number will cost no more than a call to an 01 or 02 number, irrespective of whether you call from a landline or mobile. If you have 'inclusive minutes' with your package these calls are normally included, however you may wish to check with your service provider. Lines are open from 8am-8pm weekdays, 8am-5pm Saturdays and 9am-4pm Sundays.