

The Co-operative Young Driver Insurance.

Policy Summary



Type of insurance and cover

This is an insurance for private motor cars manufactured with 5 seats or less.

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.

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)
Personal accident benefit of £5,000 for you and/or your spouse for death or certain disabilities
Medical expenses – up to £200 for each occupant of the car
Loss of or damage to personal effects – up to £100 for any one occurrence
Foreign use - up to 8 days cover in any EU and certain other associated countries during the policy year
The maximum No Claim Discount entitlement is 9 years for a new policy.

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: <table border="0"> <tr> <td>(i)</td> <td>under 21 years</td> <td>£300</td> </tr> <tr> <td>(ii)</td> <td>21-24 years</td> <td>£200</td> </tr> <tr> <td>(iii)</td> <td>25 years or over and has not held a full driving licence for one year or longer</td> <td>£150</td> </tr> </table> (See Claims Settlement Provisions [Section B: Insured Vehicle – Loss or Damage] of the Policy.)	(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
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In addition, a further excess of £500 applies where the driver has held a full licence for less than 3 months in the event of a claim in the following circumstances: <table border="0"> <tr> <td>(a)</td> <td>if driving between 11pm and 6am or</td> </tr> <tr> <td>(b)</td> <td>if carrying more than 1 passenger under age 30.</td> </tr> </table> (See Claims Settlement Provisions [Section B: Insured Vehicle – Loss or Damage] of the Policy.)	(a)	if driving between 11pm and 6am or	(b)	if carrying more than 1 passenger under age 30.					
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A range of voluntary excesses (£50, £100, £150, £200, £250, £300, £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.)									
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 appointed 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 £150 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.)									
Third Party cover whilst you are driving another vehicle is not available. (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 you leave the ignition keys in or on the vehicle whilst it is unoccupied. (See Section C: Insured Vehicle – Fire or Theft.)									
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.)									

Optional covers

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 United Kingdom, the Channel Islands and Isle of Man. (managed on our behalf by The Co-operative Legal Services Limited)
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Breakdown, Key and Gadget cover - refer to the separate Key Facts documents.
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Protected Discount (you may qualify for our Protected Discount Scheme)
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Smartbox

Your premium is calculated based on how safely your vehicle is driven and we monitor this by fitting a Smartbox device to your vehicle.

The Smartbox tracks a number of aspects of driving style (see the Smartbox Data section of the Policy) and we use the following four key indicators to assess driver performance:

- average speeds on different types of road;
- how fast and hard the driver accelerates or brakes;
- what times of the day the vehicle is usually driven;
- how fast the driver takes corners.

Your premium will be adjusted every 90 days based on how your vehicle has been driven. The maximum premium increase which may apply over the Period of Insurance, as a result of driving performance, is 20% of the current Annual Premium.

A Smartbox must be fitted within 14 days of the start of your policy (and within 14 days of any subsequent change of vehicle) and you need to upload the relevant documentation through your on-line dashboard as specified in Our Terms of Business. We may not continue with the insurance if the Smartbox is not fitted within these timescales or if the required documentation is not provided.

If your vehicle is consistently driven above the speed limit we may cancel your policy by issuing notice of cancellation and your policy will be cancelled 9 days after the date of this notice. We will send at least 2 alerts before a cancellation notice is issued in these circumstances.

Where the speed limits are exceeded by the significant margins detailed in Our Terms of Business we will issue a cancellation notice without any prior alerts and your policy will be cancelled 9 days after the date of this notice.

The Smartbox also has GPS/GSM tracker functionality. If your vehicle is stolen you must arrange for the Smartbox tracking functionality to be activated. Please log on to your dashboard (www.drivingdashboard.com/cooperative/login.php) to obtain the telephone number for our Secure Operating Centre. (You will need a Police Incident Number)

Fees

Fees, as specified in Our Terms of Business, may be charged in the following circumstances:

If the Smartbox cannot be installed because you fail to attend an appointment to install or repair the Smartbox.

You cancel an appointment to install or repair the Smartbox with less than 24 hours notice. (see below)

If an appointment is booked 9am – 1pm, the appointment is not cancelled before 9am the day before (except appointments on a Monday or a Tuesday after a Bank Holiday)

If an appointment is booked 1pm – 5pm, the appointment is not cancelled before 1pm the day before (except appointments on a Monday or a Tuesday after a Bank Holiday)

If an appointment is booked for a Monday or a Tuesday after a Bank Holiday 9am – 1pm, the appointment is not cancelled before 9am on the Friday before.

If an appointment is booked for a Monday or a Tuesday after a Bank Holiday 1pm – 5pm, the appointment is not cancelled before 1pm on the Friday before

Removal of the Smartbox at your request if your policy is cancelled or you change your vehicle.

Mid-term adjustments (including the removal of any optional covers) and requests for duplicate or paper documents. The fee for a mid-term change of vehicle includes a charge to fit a new Smartbox.

Where a request for a direct debit payment is rejected by your bank.

Where the policy is cancelled at your request or by us.

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.

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 may be entitled to a refund of any premium paid, less a proportionate charge for the number of days for which cover has been provided, less an administration fee.

If you cancel the Policy after 14 days a return premium will be allowed from the date we receive your cancellation request, or a later date specified by you. The return premium will be paid, less the proportionate charge for the number of days for which cover has been provided, less a cancellation fee.

Please refer to Our Terms of Business for full details of the administration and cancellation fees that apply if the Policy is cancelled, by you or by us, either during or after the 14 day period following the receipt of your policy documents.

N.B. A refund of premium is not allowed if a fault claim has been reported or if, after 14 days, you cancel only the optional Motor Legal Expenses, Breakdown, Key cover or Gadget cover.

Renewing Your Policy

We will send you a renewal invitation at least three weeks before your renewal date outlining the terms and conditions under which your policy may be renewed for the next 12 months, the premium required and any changes to your insurance cover. Your renewal invitation and premium will be based on the information we currently hold and the cover you have previously selected, including any optional covers. Please contact us at least seven days before the renewal date if any of these details have changed or if you wish to make any changes to your policy.

(i) Where your premium is paid annually by debit/credit card you must contact us before the renewal date to arrange payment or set up a monthly Direct Debit. It is recommended that you contact us at least seven days before your renewal date so that we can issue you with your new Certificate of Motor Insurance before your cover runs out.

(ii) Where your premium is paid by monthly Direct Debit, to ensure that there is no interruption in your insurance cover, we will automatically renew your policy and continue to take your new monthly premiums from the account details we hold, starting from your renewal date. If you do not wish to renew your policy please contact us before your renewal date.

Making a claim

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

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 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.

Our service to you

Dealing with complaints

We know that sometimes things can go wrong and here at The Co-operative 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: Customer Service Department: 03330 0050235. Lines open 8am – 8pm weekdays and 9am -2pm Saturdays.

Alternatively, you can write to us at:

The Quality Manager
Customer Service Department
The Co-operative Insurance
The Connect Centre
Kingston Crescent
Portsmouth
PO2 8QL
Email: CustomerService@young-driver.co-operativeinsurance.co.uk

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.

What happens next?

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 on our progress until your complaint has been resolved.

The **co-operative** insurance

The Financial Ombudsman Service (FOS)

Should you remain unhappy with our final response to your complaint, 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 final 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 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

Making a complaint will not affect your legal rights.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS which provides protection to customers of authorised financial services firms, where 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

The FSCS 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

Further information about compensation scheme arrangements is available from:

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

Named Driver Discount

As a new proposer you may enter the NCD scale at up to 3 years provided that:

- (i) you are, or have been, a named driver on another Co-operative Insurance motor car policy which is still in-force or was lapsed / cancelled within the last 12 months
- (ii) you have not had any accidents or losses resulting in a claim under that Co-operative Insurance motor car policy or any other motor policy during at least the previous 12 months.
- (iii) no driver under the new policy has been convicted of a motoring offence in the last 4 years or has a prosecution pending. Parking offences or a single speeding offence per driver will be ignored.

The following shows the Discount you could be entitled to:

- Proposer aged 20 or over **and** 1 claim-free year under another Co-operative Insurance motor car policy – 1 year NCD
- Proposer aged 21 or over **and** 2 claim-free years under another Co-operative Insurance motor car policy – 2 years NCD
- Proposer aged 22 or over **and** 3 or more claim-free years under another Co-operative Insurance motor car policy – 3 years NCD

This Discount cannot be used in conjunction with any other Introductory Discount.

Note: Named drivers can only begin to earn this discount from age 19. This benefit cannot be transferred to other companies and Renewal documentation will only show the amount of No Claim Discount the named driver has earned on their own policy.

Contact us

If you have any further questions about your insurance, please call **0333 0050235**. Our lines are open from 9.00am to 5.00pm weekdays and 9.00am to 2.00pm Saturdays.

Motor Legal Expenses Insurance is underwritten by CIS General Insurance Limited, acting through Co-operative Legal Services Limited; Registered in England under company number 05671209; Registered Office: 1 Angel Square, Manchester M60 0AG. The Co-operative Legal Services Limited is authorised and regulated by the Solicitors Regulation Authority (SRA) under registration number 567391. Our 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 Co-operative Legal Services Limited is not authorised by the Financial Conduct Authority (FCA), however, we are included on the register maintained by the FCA so that we can carry on insurance mediation activity such as the administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the SRA. The register can be accessed via the FCA website at www.fca.org.uk/register.