

The **co-operative** insurance
good with money

Young Driver Insurance Policy booklet

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Introduction

Welcome to your Co-operative Young Driver Insurance Policy booklet.

Keep this booklet somewhere safe because it contains useful telephone numbers and important information about what you're insured for, how to make claims and how to update your policy if your circumstances change.

You'll also find full details about what to do in the event of an accident or windscreen damage – just follow the simple procedures and leave everything else to us.

Obviously, we hope you won't have the misfortune to have to make a claim but, if you do, rest assured we'll do everything we can to get you back on the road as quickly as possible.

To understand the level of cover you have purchased, you should read this booklet together with your Policy Details, Our Terms of Business and the Certificate of Motor Insurance.

Your Policy Details summarises the cover you have chosen while this booklet gives full details.

We recommend you keep the Policy Details, Our Terms of Business and Certificate of Motor Insurance together with this booklet in a safe place.

You have the right to cancel your policy. Instructions can be found at the back of this booklet if you wish to exercise your right to cancel.

Finally, please take time to read through the Statement of Insurance to ensure we have recorded the information you provided correctly.

Happy motoring!

How to make changes to your policy

It's important that all the details in your policy are accurate and that you are happy with the cover provided, so it makes good sense to check that everything is in order now.

Please contact us on **0845 602 9834** if:

- any of the information contained in the Policy Details, Statement of Insurance or Certificate of Motor Insurance is incorrect
- you change your name, your address or your vehicle
- you wish to amend the cover provided by your policy (for example, you want to make changes to the driving restrictions, or increase the amount of voluntary excess you pay)
- you wish to change driver details.

Remember that if you change your vehicle you must obtain a new Certificate of Motor Insurance before you use the replacement vehicle.

How to make a claim

We've made the process of claiming as easy and straightforward as possible.

If your vehicle is:

- stolen or damaged, or
- involved in an accident

you should call The Co-operative Insurance claims helpline on **0845 999 8888** lines open 24 hours a day, 7 days a week.

It is important that you report an accident to us as quickly as you can, even if you are not making a claim under your policy.

If your vehicle is stolen you must firstly arrange for the **Smartbox** tracking functionality to be activated by calling our Secure Operating Centre on **0844 239 0035**. You will need to confirm the Police Incident number.

We recommend that you keep any replacement Policy Details together with this booklet in a safe place.

If you make any future changes to your policy cover other than at renewal, or if you request duplicate documents, you will be charged an administration fee.

The administration fee will be in addition to any increase in premium that may occur.

Cancelling the policy may incur a separate cancellation fee.

The amount of the administration fee and cancellation fee are specified in Our Terms of Business.

Repairing the damage

If your vehicle suffers insured damage, our claims team will advise you of your nearest Co-operative Insurance appointed repairer*.

To offer you fast, efficient service, all Co-operative Insurance appointed repairers assure you of the following benefits:

- they are authorised to begin work immediately on repairs on production of your Co-operative Insurance Young Driver Certificate of Motor Insurance
- they will provide a free collection and delivery service
- they will guarantee all their work for three years from the date the repairs are completed
- they will provide you with a free courtesy car whilst your vehicle is being repaired.

We'll do everything in our power to keep delays to vehicle repairs to a minimum.

**Excluding Northern Ireland, the Channel Islands and the Isle of Man.*

What to do if you are involved in a motor accident or your vehicle is stolen

To help us process accident and theft claims with minimal delay, it is important that you capture as much information as possible, including details of other driver(s), witnesses and any police that attended the scene.

If your vehicle is stolen you must arrange for the **Smartbox** tracking functionality to be activated by calling our Secure Operating Centre on **0844 239 0035**. You will need to confirm the Police Incident number.

When you call us to report a claim we will ask for the following information:

- the motor insurance policy number for the vehicle involved together with the name and address of the policyholder
- details of the claim, including the date of the incident, how the incident occurred, the damage caused, property lost and any injuries sustained
- details of the other party involved, including vehicle registration number, name and address of the driver and their insurance details

What to do if your windscreen or window glass is damaged

As a driver, anything that impairs your vision is potentially dangerous – for you, other road users and pedestrians.

For prompt action if your windscreen, window or sunroof glass (other than glass roof panels) is damaged, simply call our appointed windscreen specialists to arrange repair or replacement. Please be aware that should you use another provider, the amount we pay will be subject to the monetary limit specified in your Policy Details under “Limits”.

- if the **Insured Vehicle** has been stolen, confirmation that you have activated the **Smartbox** tracking functionality and the Police Incident number given by the police when the theft was reported.

On receipt of these details, we will provide a fast and fair claims service of the highest standard, including:

- reassurance and advice on the steps involved in making a claim
- details of your nearest Co-operative Insurance appointed repairer
- confirmation of what you are covered for and what you will need to pay.

We will aim to:

- respond to all claim notifications within 24 hours of receipt
- respond to all correspondence within five working days
- issue settlement cheques within 24 hours of receiving all necessary documentation.

You will need to pay an excess if the windscreen, window or sunroof glass is replaced, but no excess applies if the windscreen, window or sunroof glass can be repaired. The amount of the excess is shown in your Policy Details under “Excesses”.

For windscreen repair or replacement call

0800 587 6887

Lines open 24 hours a day, 7 days a week.

Our free accident recovery service

If the **Insured Vehicle** is immobile or unsafe to drive due to insured loss or damage, call The Co-operative Insurance emergency helpline.

We will arrange for the free recovery of your vehicle to a suitable repairer (usually one of our appointed repairers near to **Your Home** or destination) or, at your request, to **Your Home**, if nearer.

If the repairer cannot accept the vehicle at the time of recovery, it will be stored free of charge for up to 48 hours.

The driver and up to four passengers will be taken, in one journey, to **Your Home** or to the planned destination. Alternatively, we will arrange and pay for, at our option, either:

- (i) one night's accommodation (bed and breakfast only) subject to a maximum cost of £40 per person, or
- (ii) a temporary hire vehicle up to 1100cc for a maximum of 24 hours.

Note: We will choose the most appropriate option.

The service also operates in those countries listed under the Geographical Limits specified in the General Exclusions of this Policy for the period shown in the Policy Details against "Foreign Use".

If the vehicle is immobilised in Europe and cannot be repaired in time for your return home, we'll bring the driver, vehicle and up to four passengers back to the UK.

We will also arrange and pay for, at our option, either:

- (i) the return of the **Insured Vehicle** to **Your Home** or a suitable repairer in the UK
- (ii) a single ticket by rail and/or sea, or by air if travel by train and/or boat exceeds 12 hours, for you or your nominated driver to travel from the UK to collect the **Insured Vehicle** once it has been repaired or found.

If applicable, we will arrange and pay for the storage of the **Insured Vehicle** pending its repair, repatriation or legal abandonment.

We will not pay more than £100 for storage.

Where the estimated repatriation cost exceeds the United Kingdom market value of the **Insured Vehicle**, we will not pay more than the cost of legal abandonment and any customs duty imposed.

Please note that the onward transportation of any animal in the **Insured Vehicle** will be at our discretion and entirely at your own risk.

For free accident recovery call

08000 929 069

or 0044 161 930 8808 (from outside UK)

Lines open 24 hours a day, 7 days a week.

How to claim for uninsured loss recovery

If you are covered for Motor legal expenses The Co-operative Insurance claims team will ensure that you are provided with details of how to pursue your claim for uninsured losses. Any costs incurred must have our prior authorisation. Motor legal expenses cover is operative only if specified as operative in your Policy Details.

For uninsured loss recovery and temporary replacement vehicle enquiries, call us on

0845 300 3367

Lines open Mon to Fri 9am-5pm (uninsured loss recovery enquiries).
Lines open Mon to Fri 8am-7pm and Sat 9am-5pm (temporary replacement vehicle enquiries).

Motor legal advice

As a further benefit of adding Motor legal expenses, you can obtain confidential legal advice on any personal motoring-related legal matter.

For legal advice call

0845 300 3366

Lines open 24 hours a day, 7 days a week.

Your personal information

This section explains your rights as a Co-operative Insurance customer and the basis upon which we do business with you.

Please take a few minutes to read this section carefully as it contains important information relating to the details that you have given us. Please also read the “Smartbox Data” section on page 26 for details of how we will use the data collected via the **Smartbox**. You should show this notice, and the information at the “Smartbox Data” section, to any other party related to this insurance.

We are required to provide you with this information to comply with current Data Protection legislation. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Any information you provide is collected on behalf of CIS General Insurance Limited and will be used for the administration of the policy and in relation to any other business you may have with us at any time. To manage your policy, including underwriting and claims handling, we may disclose this information to other insurance companies or third parties acting on our behalf.

The information will be used to ensure that our records are accurate and may be analysed by members of The Co-operative Group to improve our service to you.

If we transfer your information to an agent or subcontractor who provides a service to us in another country outside the European Economic Area, we will ensure they agree to treat your information with the same level of protection as us.

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.

On payment of a small fee you are entitled to receive a copy of the 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'd like to find out more about this notice you can write to our Compliance Department, The Co-operative Insurance, Miller Street, Manchester M60 0AL.

Information on products and services

The information you provide may also be used for research and marketing purposes by us and The Co-operative Group. Therefore from time to time, you may receive information about special offers, products or services that we feel may be of interest to you. If you do not wish to receive such information, or wish to prevent us from sharing information with The Co-operative Group for marketing purposes, telephone us on **08457 46 46 46** (calls may be monitored or recorded for security and training purposes) or write to our Compliance Department at the address above.

Please be assured that we won't make your personal details available to any company outside The Co-operative Group to use for their own marketing purposes.

Fraud prevention, detection and claims history

In order to prevent and detect fraud we may at any time:

- share information about you with other organisations and public bodies including the Police
- undertake credit searches
- check and/or share your details with fraud prevention and detection agencies.

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

Law enforcement agencies may access and use this information.

We, and other organisations, may also access and use this information to prevent fraud and money laundering, 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
- checking details at proposal and claim stage for all types of insurance
- checking details of job applicants and employees.

Please contact us on the number shown on your policy documentation if you want to receive details of the relevant fraud prevention agencies.

We, and other organisations, may access and use the information recorded by fraud prevention agencies from other countries.

Claims history

Under the conditions of your policy you must tell us about any insurance-related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.

We may search these databases when you apply for insurance, in the event of any incident or claim, or at renewal, to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

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, DVANI, 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 from us or 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

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Young Driver Insurance policy

We (CIS General Insurance Limited) agree with you (the policyholder named in the Policy Details) that, subject to the General Exclusions, Conditions and Claims Settlement Provisions of this Policy and payment by you of the required premium, we will provide the insurance set out in the Policy Sections in respect of events occurring during the Period of Insurance shown in the Policy Details and any further period for which we may accept a renewal premium.

The Policy, the Policy Details, Our Terms of Business and the Certificate of Motor Insurance ("Certificate") are to be read together as one document.

This Policy is subject to 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.

Signed on our behalf.



Stuart Roberts
Director of Customer Services

Definition of terms

Each of the following words and expressions is given a specific meaning which applies wherever it appears in **bold type** in this Policy.

Excess: means the amount of the claim which is to be borne by you. We will deduct that amount from the amount payable in respect of the claim.

Injury: means bodily injury and includes illness, disease and death.

Insured Person: means you and

- (i) anyone driving who is allowed to do so by your current Certificate whilst in or on the **Insured Vehicle**
- (ii) any passenger whilst in or on the **Insured Vehicle**.

Insured Vehicle: means the motor vehicle (and/or its accessories) specified in your current Policy Details or Certificate.

Legal Costs: means

- (i) reasonably and necessarily incurred fees, expenses, costs and disbursements paid, with our agreement, by or on behalf of the **Insured Person** in connection with **Legal Proceedings**
- (ii) the costs of a third party for which the **Insured Person** is either held liable by court order or which we agree to pay in connection with **Legal Proceedings**.

Legal Proceedings: means the pursuit of a claim for **Uninsured Loss** either by negotiation or by civil, tribunal or arbitration proceedings in a court within the Geographical Limits specified in the General Exclusions of this Policy.

Legal Representative: means the solicitors or other qualified experts appointed by us to act for the **Insured Person** in accordance with Note 2 of Section G: Motor legal expenses and legal helpline.

Road Traffic Accident: means a traffic accident which

- (i) occurs on a public highway or on a private road or a car park to which the public has an uninterrupted right of access, and
- (ii) involves the **Insured Vehicle**, and
- (iii) involves another motor vehicle for which the user of that vehicle is at fault.

Road Traffic Acts: means the compulsory motor insurance provisions of any road traffic laws; being any acts, laws or regulations which govern the driving or use of any motor vehicle in the United Kingdom, the Isle of Man or the Channel Islands.

Uninsured Loss: means loss not otherwise insured arising out of a **Road Traffic Accident** where

- (i) damage occurs to the **Insured Vehicle** or any personal effects owned by the **Insured Person** whilst in or on the **Insured Vehicle**
- (ii) the **Insured Person** suffers death or bodily injury whilst in, or getting into or out of, the **Insured Vehicle**.

Your Home: means your address as noted in our records.

Smartbox: means electronic equipment (including connections and related wiring) which records and transmits vehicle usage data to us and which is fitted to the **Insured Vehicle** by our approved engineers.

Claims settlement provisions

The following is an overview of any conditions applying to claims for each section of the Policy. Details of What **is** Insured and What **is not** Insured for each section follows from page 12.

Section A: Third party liability

We will settle a claim for damages and claimants' costs and expenses by payment on the basis of the liability incurred, subject to any monetary limit specified in Section A.

Section B: Insured Vehicle – loss or damage and Section C: Insured Vehicle – fire or theft

1. Subject to Provision 6 opposite we will settle a claim for loss of or damage to the **Insured Vehicle** by, at our option, paying the reasonable cost of repair, arranging for the insured vehicle to be repaired or making a payment in settlement of not more than the market value.
2. For the purpose of any claim settlement repair as near as is reasonably practicable will be sufficient even though the former appearance or condition of the **Insured Vehicle** may not be precisely restored.
3. If the **Insured Vehicle** is the subject of a hire purchase or leasing agreement any payment in settlement will be made to the hire purchase or leasing company. If the amount owed to the company is less than the payment in settlement, the balance will be paid to you.
4. A compulsory **Excess** as specified in the Policy Details under “Excesses” will apply to each claim. Where, however, the claim is for damaged windscreen, window or sunroof glass (other than glass roof panels) only, the **Excess** will be the Windscreen **Excess** amount shown in the Policy Details under “Excesses”.
5. The monetary limit specified in the Policy Details under “Limits – Windscreen Claim” applies to claims for damage to windscreen, window or sunroof glass (other than glass roof panels) of the **Insured Vehicle** if you do not use one of our appointed windscreen specialists to undertake the repair or replacement.

6. If, within 12 months of its registration as new in your name, the **Insured Vehicle** is stolen and not recovered or suffers damage and we agree that the cost of the repair will exceed 60% of the manufacturer's United Kingdom list price (including taxes) current at the time of the damage we will replace it with a new vehicle of the same make, model and specification, subject to availability.

If a similar vehicle is not available we will replace it with the nearest equivalent model. Replacement will be made only at your request and with the consent of any other interested parties known to us. The **Insured Vehicle** will then become our property.

Note: This Provision applies only where the **Insured Vehicle** is replaced by us as specified in the Provision. If the **Insured Vehicle** is not replaced by us as specified, settlement will be in accordance with Provisions 1-3.

Section B: Insured Vehicle – loss or damage

An **Excess** as specified below will apply to each claim in addition to the compulsory **Excess** referred to in Provision 4.

- (i) The Voluntary **Excess** specified in the Policy Details under “Excesses” and, in addition,
- (ii) The young or inexperienced drivers **Excess(es)** specified in the Policy Details under “Excesses” whilst the **Insured Vehicle** is being driven by or is in the care of anyone
 - (a) aged under 25 years
 - (b) aged 25 years or over and has not held a full driving licence for one year or longer or
 - (c) who has not held a full licence for 3 months or longer whilst driving in the circumstances specified in the Policy Details.

The amounts specified in (i) and (ii) above will not apply to a claim for damage to windscreen, window or sunroof glass only and any resultant scratched bodywork.

Section D: Personal accident benefits

We will settle a claim for Benefit by payment of one only of the Benefits (i) to (iv) to each person insured in respect of all injuries sustained by them arising out of one accident.

Section E: Personal effects

1. Subject to the monetary limit specified in the Policy Details under “Limits – Personal Effects”, we will settle a claim for loss of or damage to
 - (a) personal effects
 - (b) electronic equipment not permanently fitted to the **Insured Vehicle**by payment or, at our option, by repair or replacement, on the basis of the cost of repair or replacement as new if an item is totally lost or destroyed, less an allowance for any depreciation and wear and tear.
2. For the purpose of any claim settlement repair or replacement as near as is reasonably practicable will be sufficient even though the former appearance or condition of the property may not be precisely restored.
3. We will not be liable for the replacement of or work on any undamaged items or remaining parts solely because they form part of a set, group or collection of articles of a similar nature, colour, pattern or design.

Section F: Medical expenses

We will settle a claim for medical expenses by payment of the expenses incurred, subject to the monetary limit specified in the Policy Details under “Limits – Medical Expenses”.

Section G: Motor legal expenses and legal helpline

Co-operative Legal Services Limited will determine what assistance will be provided, subject to the monetary limit specified in Section G.

Each Section is operative only if specified as operative in the Policy Details

Section A: Third party liability

What *is* Insured

- 1) Legal liability for damages and claimants' costs and expenses incurred by
 - (i) you
 - (ii) anyone driving with your permission who is allowed to do so by your current Certificate
 - (iii) anyone (other than the driver) using the **Insured Vehicle** with your permission for social, domestic or pleasure purposes
 - (iv) any passenger
 - (v) the employer of anyone insured under this Section

in respect of **Injury** to any person or loss of or damage to property arising from any accident involving the **Insured Vehicle** or any trailer attached to it.

We will not pay more than £20,000,000 for loss of or damage to property in respect of all events arising from any one cause.

- 2) Costs and expenses incurred with our consent including the cost of
 - (i) representation at any Coroner's Court, Fatal Accident Inquiry or Court of Summary Jurisdiction
 - (ii) defending proceedings arising from any deathin connection with any event which may be insured under this Section.

We will not pay more than £5,000,000 for costs and expenses relating to loss of or damage to property in respect of all events arising from any one cause.
- 3) Emergency treatment fees as required by the **Road Traffic Acts** following an accident insured under this Policy. Payments under this subsection will not affect your no claim discount.

What *is not* Insured

Any claim in respect of

- (a) **Injury** to an employee arising out of and in the course of employment by anyone insured under this Section except as is necessary to comply with the **Road Traffic Acts**
- (b) loss of or damage to the **Insured Vehicle** or any property owned by or in the care of anyone insured under this Section
- (c) **Injury** to any person or loss of or damage to property
 - (i) arising from the use of any motor vehicle insured under this Policy in any part of an airport or airfield to which the public does not have free vehicular access
 - (ii) whilst you are driving any motor vehicle other than the **Insured Vehicle**.

Each Section is operative only if specified as operative in the Policy Details

Section A: Third party liability – continued

What *is* Insured

If liabilities are incurred by more than one person the insurance will apply to the aggregate amount and in priority to you.

Note – compulsory motor insurance laws

We will provide the compulsory minimum insurance for motor vehicles required in any country which is a member of the European Union or which has satisfied the Commission of the E.U. that its arrangements meet the requirements of Article 7(2) of E.C. Directive 72/166/CEE relating to the insurance of civil liabilities arising from using a motor vehicle.

If, under the law of any country, we must make a payment for which we would not otherwise have been liable, we will require you to refund the amount paid.

What *is not* Insured

Section B: Insured Vehicle – loss or damage

What *is* Insured

- 1) Loss of or damage to the **Insured Vehicle**.

We will not pay more than the amount shown in the Policy Details under “Limits – Electronic equipment fitted post-manufacture” in respect of any one event for loss of or damage to electronic equipment permanently fitted to the **Insured Vehicle** post-manufacture.

- 2) The reasonable cost of removing the **Insured Vehicle** to the nearest repairer and returning it after repair to **Your Home**.

What *is not* Insured

- (a) Loss or damage as set out in Section C.
- (b) Loss of use, depreciation (including loss of value following repair), wear and tear or mechanical, electrical, electronic or computer failure or breakdown.
- (c) Loss or damage resulting from riot or civil commotion outside Great Britain, the Isle of Man and the Channel Islands.
- (d) Damage to tyres by punctures, cuts or bursts.
- (e) Loss or damage to electronic equipment unless permanently fitted to the **Insured Vehicle** or removable for security purposes from a housing unit permanently fitted to the **Insured Vehicle**.
- (f) Loss or damage resulting from fraud or deception.

Section C: Insured Vehicle – fire or theft

What *is* Insured

- 1) Loss of or damage to the **Insured Vehicle** resulting from
 - (i) fire, explosion or lightning or
 - (ii) theft (to include taking without lawful authority) or attempted theft.

We will not pay more than the amount shown in the Policy Details under “Limits – Electronic equipment fitted post-manufacture” in respect of any one event for loss of or damage to electronic equipment permanently fitted to the **Insured Vehicle** post-manufacture.

- 2) The reasonable cost of removing the **Insured Vehicle** to the nearest repairer and returning it after repair to **Your Home**.

What *is not* Insured

- (a) Loss of use, depreciation (including loss of value following repair), wear and tear or mechanical, electrical, electronic or computer failure or breakdown.
- (b) Loss or damage resulting from riot or civil commotion outside Great Britain, the Isle of Man and the Channel Islands.
- (c) Loss or damage caused by theft or attempted theft if the ignition keys or other removable ignition control device required to start the **Insured Vehicle** are left in or on the **Insured Vehicle** whilst it is unoccupied.
- (d) Loss or damage to the **Insured Vehicle** if, at the time of the incident, the **Insured Vehicle** is being 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 **Insured Vehicle** without your consent.
- (e) Loss or damage to electronic equipment unless permanently fitted to the **Insured Vehicle** or removable for security purposes from a housing unit permanently fitted to the **Insured Vehicle**.
- (f) Loss or damage resulting from fraud or deception.

Section D: Personal accident benefits

What *is* Insured

Benefit as set out below.

If you or your spouse suffer accidental bodily injury in connection with the **Insured Vehicle** or whilst in any other motor car we will pay to the injured person the amount shown in the Policy Details under "Limits – Personal Accident" if within 12 months that injury alone causes

- (i) death or
- (ii) complete and permanent loss of the sight of an eye or
- (iii) complete and permanent loss of the use of a hand or foot or
- (iv) permanent total disablement from attending to any business or occupation.

We will not pay more than the amount shown in the Policy Details under "Limits – Personal Accident" for injury to any one person and we will not pay for injury to any one person under more than one motor insurance policy.

What *is not* Insured

Each Section is operative only if specified as operative in the Policy Details

Section E: Personal effects

What *is* Insured

Loss of or damage to

- (i) personal effects
- (ii) electronic equipment not permanently fitted to the

Insured Vehicle

whilst in or on the **Insured Vehicle**.

We will not pay more than the amount shown in the Policy Details under “Limits – Personal Effects” in respect of any one event.

What *is not* Insured

- (a) Loss of current coin and banknotes, postal orders, current postage stamps, National Savings stamps and certificates, premium bonds, cheques, travellers cheques, luncheon vouchers, gift vouchers, trading stamps or travel tickets.
- (b) Loss or damage resulting from fraud or deception.

Section F: Medical expenses

What *is* Insured

Medical expenses incurred by each person who is accidentally injured whilst in the **Insured Vehicle**.

We will not pay more than the amount shown in the Policy Details under “Limits – Medical Expenses” for each injured person.

What *is not* Insured

Section G: Motor legal expenses and legal helpline

For the purposes of this Section “we”, “us” and “our” means CIS General Insurance Limited acting through Co-operative Legal Services Limited, who manage all claims under this Section. If you think you may have a claim for legal expenses please contact us as soon as reasonably possible since any legal costs incurred without our prior authorisation are not covered.

What *is* Insured

1) **Uninsured Loss recovery**

We will insure **Legal Costs** incurred by the **Insured Person** in connection with a claim for **Uninsured Loss**.

We will not pay more than £100,000 in respect of all events arising from any one cause.

2) **Replacement vehicle assistance**

We will assist the **Insured Person** in hiring a replacement vehicle in the United Kingdom, Channel Islands or the Isle of Man if the **Insured Vehicle** is immobilised, or whilst it is being repaired, as a result of a **Road Traffic Accident** involving another motor vehicle on which there is valid third party motor insurance and liability is not disputed by the insurer of the responsible third party.

The **Insured Person** must provide the following details of the responsible third party:

- (i) name and address
- (ii) vehicle registration
- (iii) insurance company name
- (iv) insurance policy number.

The **Insured Person** must comply with the terms and conditions of the hire company selected by us. This will include completion of a hire and credit agreement. The make and model of the replacement vehicle may differ from the **Insured Vehicle**.

Following the hire of the replacement vehicle we will include the **Legal Costs** incurred in connection with the claim for recovery of hire costs as part of the claim being pursued on behalf of the **Insured Person** for **Uninsured Loss**.

3) **Legal helpline**

We will provide the **Insured Person** with advice by telephone on any motoring-related legal matter.

What *is not* Insured

1. Fees, expenses, costs and disbursements incurred before we have confirmed acceptance of the claim in writing.
2. Any claim (including an appeal) which we consider does not have a reasonable chance of success or where we consider that there is not a reasonable chance of successfully recovering a substantial proportion of any damages which may be awarded.
3. Any appeal unless the **Insured Person** has notified us in writing of the **Insured Person's** wish to appeal at least 10 working days before the deadline for the appeal and our written approval has been obtained.
4. Fees, expenses, costs and disbursements incurred following a payment into court or offer to settle by a third party unless we have given the **Insured Person** written consent to continue with the claim after the payment into court or offer to settle.
5. Fees, expenses, costs and disbursements incurred in connection with the recovery of charges we have not approved in advance for a replacement vehicle or vehicle storage.
6. Any claim reported to us more than 180 days after the **Road Traffic Accident**.
7. Any claim against us or any company or subsidiary of The Co-operative Group Limited.
8. Any claim by the **Insured Person** against any other person covered under this policy.
9. Any claim arising from an event occurring before the commencement of insurance under this Section.
10. Any claim for travelling expenses, subsistence allowances or compensation for absence from work.
11. Any application for Judicial Review.

Section G: Motor legal expenses and legal helpline – continued

Note

1. The **Insured Person** must notify us of any claim in writing as soon as reasonably possible.
2. We can negotiate any claim on behalf of the **Insured Person**.

The **Insured Person** is free to choose a **Legal Representative** (by sending us a suitably qualified person's name and address) if:

- (a) court proceedings have been issued with our agreement and it becomes necessary for a lawyer to represent the interests of the **Insured Person** in those proceedings; or
- (b) there is a conflict of interest.

We may choose not to accept the **Insured Person's** choice but only in exceptional circumstances. If there is a disagreement over the choice of the **Legal Representative** in these circumstances, the **Insured Person** may choose another suitably qualified person.

In all circumstances except (a) and (b) above, we will choose the **Legal Representative**.

The **Legal Representative** will be appointed by us and must represent the **Insured Person** according to our standard terms of appointment.

3. The **Insured Person** must
 - (a) co-operate at all times in the completion of any necessary documentation or provision of information requested either by us or by the **Legal Representative**
 - (b) take all reasonable steps to recover the **Legal Costs**
 - (c) notify us of any settlement offer made before accepting it
 - (d) give proper instructions in reasonable time to us or the **Legal Representative** and avoid unreasonable delay which may adversely affect the claim or our position in respect of the claim.

4. The **Insured Person** must not
 - (a) take any action which may adversely affect the **Insured Person's** case or our position in respect of the claim
 - (b) withdraw from the **Legal Proceedings** or withdraw instructions from the **Legal Representative** without our written consent
 - (c) pursue a claim in a manner which differs from that advised by the **Legal Representative**
 - (d) incur **Legal Costs** in respect of any expert witness without our written consent.

If the **Insured Person** does not comply with (a), (b) or (c) above, we may withdraw our agreement to insure any **Legal Costs**.

5. During the course of the claim we will have the right of direct access to the **Legal Representative**.
6. If the **Legal Representative** refuses to continue to act for the **Insured Person** with good reason, the cover we provide will end at once unless we agree to appoint another **Legal Representative**.
7. The **Insured Person** must forward any accounts for **Legal Costs** as soon as they are received and, if required to do so by us, must have the **Legal Costs** taxed, assessed or audited by the appropriate court or authority.
8. We may take over and conduct the claim and may, subject to the interest of the **Insured Person**, settle the claim in the **Insured Person's** name.
9. We may pay the **Insured Person** a reasonable sum not exceeding the estimated value of any claim instead of starting or continuing **Legal Proceedings**. Any such payment will be in full and final settlement of the **Insured Person's** claim.
10. Every written notice or communication from us will be sent to the **Insured Person** at the last address known to us.

General exclusions

1. **Driving and Use:** This Policy does not insure any damage, loss, **Injury**, liability or assistance where to your knowledge or that of the person claiming under this Policy, the **Insured Vehicle** is
 - (i) being driven by anyone who is not allowed to drive by your current Certificate or
 - (ii) being used outside the Limitations as to Use in your current Certificateexcept that
 - (a) the provision regarding a licence to drive will not operate when a licence is not required by law
 - (b) any insurance provided under Section B will operate whilst the **Insured Vehicle** is in the care of a member of the motor trade for maintenance or repair or of a hotel, restaurant or commercial undertaking for parking.
2. **Geographical Limits:** This Policy does not insure any damage, loss, **Injury** or liability arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands except as set out below and in Section A under the heading "Third party liability – compulsory motor insurance laws" (see page 15).

The insurance provided by this Policy operates in the following countries for the period shown in the Policy Details against "Foreign Use":

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, the Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovak Republic, Slovenia, Spain, Sweden, Switzerland and Vatican State.
3. **Contractual Liability:** This Policy does not insure any liability arising from a contract or agreement unless the liability would have existed without that contract or agreement.
4. **War Risks:** This Policy does not insure any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
5. **Nuclear Risks:** This Policy does not insure any damage, loss, injury, liability, cost or expense directly or indirectly caused by or contributed to by
 - (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or its nuclear parts.
6. **Third Party Rights:** A person, or company, who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

General exclusions – continued

7. **Terrorism:** This Policy does not insure loss, damage, liability, injury, cost or expense of whatsoever nature directly or indirectly caused by, arising or resulting from or in connection with

- (i) any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss
- (ii) any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism

except as is necessary to comply with the

Road Traffic Acts.

For the purposes of this exclusion Act(s) of Terrorism means

- (i) under Section A: Third party liability, an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological or similar purposes, including the intention to influence any government and/or to put the public, or any section of the public, in fear
- (ii) under all other Sections, acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government recognised by law or practice.

If we allege that any such loss, damage, liability, injury, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon you.

In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Conditions

1. **Observance of terms and duty of disclosure:**

Provision of the cover under this Policy is conditional upon anyone claiming under it complying with its terms and conditions as far as they can apply.

All the information given to us must be complete and correct as far as you know. You are responsible for making sure that information relating to the **Insured Vehicle** and all drivers the policy covers is complete and correct. If we discover that you, or someone acting for you, deliberately gave us incomplete or false information in order to obtain insurance, gain more favourable terms or reduce the premium, all cover under this Policy will end. We will treat the policy as though it never existed and we will not pay your claim. We may also recover any money we may have paid under this Policy.

2. **Precautions:** You must take all reasonable

precautions to keep the **Insured Vehicle** in a proper state of repair and to reduce or remove the risk of damage, loss or **Injury**.

3. **Notification:** You must report any accident or loss to us as soon as reasonably possible, and if the **Insured Vehicle** has been stolen arrange for the **Smartbox**

tracking functionality to be activated (see the "Theft Tracking" section on page 26). You must send any claim by a third party or notice of any proceedings to us as soon as reasonably possible. You may give instructions for the repair to be started provided that you notify us on the same day.

4. **Conduct of claim:** Anyone claiming under this Policy must give us any help which we may reasonably ask for in connection with the claim.

We will be entitled to the full conduct and control of the defence or settlement of any claim from a third party and no admission of liability may be made without our consent.

5. **Other insurance:** If any other insurance covers the same damage, loss or liability we will pay only our due share of any claim.

6. **Cancellation:**

(a) We may cancel this Policy by sending at least seven days' notice to your last known address. You will then be entitled to a proportionate

return of premium. A cancellation fee as specified in Our Terms of Business may also apply.

(b) You may cancel this Policy by returning your Certificate. Please see the 'Cancellation' section on page 30.

(i) Any refund of premium will be calculated from the date you surrender your Certificate and will be the full premium less a pro rata charge for the period the Policy has been in force.

A cancellation fee as specified in Our Terms of Business will also apply. No refund of premium will be made in respect of cancellation by you of the Legal Expenses, Breakdown, Key or Gadget Cover options, unless the entire policy is cancelled at the same time.

(ii) If you choose to cancel this Policy within 14 days of receiving the Policy booklet or within 14 days of any subsequent renewal date, you will be entitled to a proportionate return of the premium paid provided the Period of Insurance shown in the Policy Details is at least one calendar month. An administration fee as specified in Our Terms of Business will also apply.

7. **Parts and accessories:** If any part or accessory is not available, the most we will pay for that part 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 the **Insured 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.

8. **Fraud:** If anyone makes a claim under this Policy knowing any part of it to be false or fraudulently exaggerated, we will not pay the claim and we may cancel your policy or declare it void from the date of the fraud and cancel all other policies you have with us. If we declare your policy void on the grounds of fraudulent activity, we will be entitled to keep any premium you have paid and recover the total amount of any claims already paid under the policy plus any recovery costs. We may also involve the relevant authorities to instigate criminal proceedings.

Smartbox Conditions

Installation:

It is a condition of the Policy that you have a fully operational **Smartbox** installed in the **Insured Vehicle**. The **Smartbox** will be fitted by our approved engineers who are fully trained to appropriate industry standards. It is your responsibility to obtain permission from any other party who has an interest in the ownership of the **Insured Vehicle** (e.g. a hire purchase or leasing company) for the **Smartbox** to be installed.

The initial cost of installing the **Smartbox** is included in the new business premium. A fee, as specified in Our Terms of Business, will apply for installing a **Smartbox** in any subsequent replacement vehicle.

A **Smartbox** must be fitted within 24 days of the policy commencement date, and within 24 days of any subsequent change of vehicle under the policy. If a **Smartbox** is not fitted during this period we may cancel the policy in accordance with the Policy's cancellation condition (see the cancellation condition on page 24). If you do not attend your installation appointment, or you cancel the appointment with less than 24 hours notice, we may charge a Missed Appointment fee as specified in Our Terms of Business.

At the time of installing the **Smartbox**, our approved engineer must be provided with the documentation specified in Our Terms of Business. If you do not provide this documentation and the engineer is unable to install the box, we may charge a fee as specified in Our Terms of Business.

Premium Adjustments and Safer Driving:

The data collected from the **Smartbox** is used to assess the way in which the **Insured Vehicle** is driven (see the "Smartbox Data" section below) and the premium charged is adjusted every 90 days based on this assessment (see the "Premium Adjustments" section of Our Terms of Business).

Where the **Insured Vehicle** is consistently driven above the speed limit or if it is driven at or above the speeds specified at the "Policy cancellation due to speeding" section of Our Terms of Business, we may cancel the policy in accordance with the Policy's cancellation condition (see the cancellation condition on page 24).

Interruptions to the collection of data:

The collection and transmission of data by the **Smartbox** and the provision of the Theft Tracking facility may occasionally be impaired or interrupted by operational and/or atmospheric conditions, power failures, or other causes, conditions or events beyond our reasonable control or the capabilities of the **Smartbox**. We will rectify any interruptions to the transmission of the data where it is possible for us to do so.

If we suspect that the device is faulty we will contact you to repair or (at our option) replace the **Smartbox** free of charge. If, during the period that your policy is in force, you suspect that the **Smartbox** is defective for any reason you must notify us as soon as possible so that we can arrange to correct the fault. If we cannot repair the **Smartbox** remotely we, or our approved engineers, will contact you to agree a time and location to repair (or replace) the **Smartbox**. If you do not attend the appointment, or you cancel the appointment with less than 24 hours notice, we may charge a Missed Appointment fee as specified in Our Terms of Business.

We will not repair (or replace) any item which is part of the **Insured Vehicle** and which is used to enable the operation of the **Smartbox** and/or in conjunction with it (e.g. the vehicle battery) as such items are your responsibility to maintain in good working order. The **Smartbox** uses the battery power supply and so there may be a small drain on your battery even when the vehicle is not being used.

Removal or replacement of the Smartbox:

If the policy is cancelled (or the **Insured Vehicle** is replaced) we will cease to collect data for insurance purposes (see the "Smartbox Data" section below). You must not attempt to remove or deactivate the **Smartbox**. We will not be responsible for any damage to the **Insured Vehicle** caused by any attempt to remove or deactivate the **Smartbox** by you or anyone acting on your behalf. We can arrange for the removal of the **Smartbox** on request, subject to a fee as specified in Our Terms of Business.

We reserve the right to replace the **Smartbox** at our option and expense at any time with any other **Smartbox** providing you with at least the same functionality. This will enable us to ensure the **Smartbox** is updated if there are technological changes or improvements. We will only exercise this right:

- (i) when replacing a defective **Smartbox** or
- (ii) by providing you with at least 21 days' notice of our intentions prior to your policy renewal date and only then if the **Smartbox** is over three years old.

In the event of loss of or damage to the **Smartbox** as a result of an insured incident, we will pay for the repair or, at our option, the replacement of the **Smartbox**, subject to the terms and conditions of the Policy.

Tampering with the Smartbox:

The **Smartbox** is the property of The Co-operative Insurance. You, or any person acting on your behalf, must not tamper with, dismantle, or attempt to remove any part of the **Smartbox** or tamper with the GPS/GSM signal that is emitted from the **Smartbox**. Whilst you are a policyholder, no one other than us and/or our approved engineers may install, remove, modify or repair the **Smartbox**.

The **Smartbox** has tamper controls and attack safeguards which will trigger the intelligent alert system in the event of any unauthorised tampering with the **Smartbox**. An investigation will be initiated and a physical inspection of the **Smartbox** by an approved engineer will be required if the intelligent alert system is triggered. If you do not attend the appointment to inspect the **Smartbox** (or you cancel the appointment with less than 24 hours notice) we may charge a Missed Appointment fee as specified in Our Terms of Business. If you do not attend a subsequent inspection appointment your policy may be cancelled (see the cancellation condition on page 24).

If following an investigation you, or anyone acting on your behalf, is found to have tampered with the **Smartbox** your policy may be cancelled (see the cancellation condition on page 24) and you will be required to pay for any reasonable costs we have incurred including removing, repairing or replacing the defective **Smartbox** or parts thereof. Any damage or loss caused by any form of tampering or non-permitted interaction with the **Smartbox** is not covered by this insurance policy.

Theft Tracking

The **Smartbox** has GPS/GSM tracking functionality. If the **Insured Vehicle** is stolen you must activate the tracking facility as follows:

- (i) report the theft to the Police and obtain a Police Incident number
- (ii) ring our Secure Operating Centre on **0844 239 0035** (lines open 24 hours a day, 7 days a week) and confirm the Police Incident Number.
- (iii) Contact our claims helpline on **0845 999 8888** to report the claim (lines open 24 hours a day, 7 days a week).

If the Police recover the vehicle they may take it to a secure compound for further investigation and you may be required to pay Police recovery and storage charges. Please obtain a receipt for any such payments and submit as part of your claim.

Smartbox Data

Use of the Smartbox Data:

It is very important that you read this section so that you understand how CIS General Insurance Limited and Wunelli Limited use the information collected by the Smartbox. By proceeding with the application for insurance, you are consenting to this use of the Smartbox data.

You must show this notice to any named driver on your insurance policy and any other person who drives your vehicle.

If you sell your vehicle you must ensure that the new owner of the vehicle is aware that it has a Smartbox fitted and that the vehicle movements will be tracked.

You should also read “Your personal information” section on page 8 which contains important information relating to the details that you provide us with during the application process or if you have a subsequent claim.

What data is captured by Smartbox?

For the purposes of providing you with the Young Driver Policy a telematics device (**Smartbox**) will be fitted to your car to record information about driving behaviour. We, our appointed agents and/or service partners will process this information securely.

From the date of installation, we will use the **Smartbox** to capture data from your vehicle including time, date, location, distance travelled, speed of vehicle, acceleration and deceleration and time spent idle. An electronic data feed will translate the GPS co-ordinates from the box into a specific location which will provide detail regarding road type, road surface and speed limit of the road you are driving on at any specific time. This information will be used to build up a profile of how, where and when your vehicle is driven.

To administer your insurance policy, we will transfer your information to our agent or subcontractor who provides a service to us in another country outside the European Economic Area. We will ensure that they agree to treat your information with the same level of protection as us.

How will CIS General Insurance Limited use the Smartbox data?

CIS General Insurance Limited will use the **Smartbox** data for the purpose of providing you with your policy and ensuring that you are paying a premium that is reflective of the driving performance of the vehicle.

Your information, including the **Smartbox** data, will be used for the following purposes:

- To amend your insurance premium based on actual driving performance measured against the 4 key indicators as described in Our Terms of Business or cancelling your policy for unsafe driving based on the data provided.
- If you make a claim under your policy, to help provide further clarification as to the circumstances of the claim.
- To provide you with the theft tracking service, or any other additional service requiring use of the telematics device that we may offer you and you may agree to take up during the period of insurance.
- To help us to understand safe driving behaviours which we will use to develop underwriting of this product and to inform our development of similar products.

We will disclose information collected by the **Smartbox** outside of CIS General Insurance Limited in the following circumstances:

- Where you have provided your agreement.
- To our agents and subcontractors for operational reasons.
- If we are required by law to disclose the information, such as to our regulators or if we are issued with a court order.
- To Wunelli Limited, as detailed below.

How will Wunelli Limited use the Smartbox data?

The information collected by the **Smartbox** and some of the information provided by you at the point of application, such as age, gender, marital status, the VIN number, make, model and engine size of the car will also be used by Wunelli Limited for research purposes both during the period of insurance and after the policy has ceased.

Any information, such as your name, address, and vehicle registration number, will be removed before Wunelli Limited use this information and this will restrict data being directly linked to you. Details of Wunelli Limited's use of this data is detailed below. You will be given the opportunity to opt-out of Wunelli Limited's continuous use of the **Smartbox** data when your policy ends by having the box removed (at your own cost) or having the data feed switched off. Unless you tell us otherwise, once your policy with us has ceased, Wunelli Limited will continue to use the information for the purposes below.

- Road and vehicle usage including regarding road safety issues, real time traffic flow and volumes, journey times, distances and speeds, and analysis of junctions and the risk they represent.
- Assessing the environmental impact of road and vehicle usage, including analysis of idle time spent at junctions.
- Driving behaviour analysis and profiling including determining what constitutes safe and dangerous driving and the typical behaviours of average age ranges.
- Analysis of the causes of, and forces involved in, crashes and other road incidents.
- Establishing and analysing trends amongst the UK population regarding each of the purposes set out above.
- Researching and refining techniques for analysing motor vehicle telematics data.

For your information

No Claim Discounts

We offer a scale of discounts to policyholders who remain claim free. After each claim-free policy year, you will move one step up the scale until you reach the maximum Discount level. Should you make a claim (other than under Section G: Motor Legal Expenses, or under the Breakdown, Key or Gadget Cover options) you may lose some or all of your Discount at the next renewal date (unless you have opted for the Protected Discount Scheme).

The current Scale of Discounts is outlined in the Policy Details.

Foreign Use

This Policy operates in those countries listed under the Geographical Limits specified in the General Exclusions of this Policy for the period shown in the Policy Details against "Foreign Use", and also provides cover to meet the compulsory motor insurance laws (see page 15).

An International Motor Insurance Card (Green Card) is not required by law for the vehicle to be used in the countries listed.

The Policy is not valid in any country not listed under the Geographical Limits.

The reverse of your Certificate contains a note repeated in French, German, Italian and Spanish, explaining its validity as evidence of a motor insurance policy which is operative in any European Union or associated country.

If your vehicle is stolen, damaged or involved in an accident in any country listed under the Geographical limits, please call **0044 161 930 8808**.

Car sharing

Accepting money as part of a car sharing arrangement for social or similar purposes will not be considered as carrying passengers for hire (or the use of the vehicle for hiring) provided that:

- (i) the vehicle is not constructed or adapted to carry more than eight passengers (excluding the driver)
- (ii) the passengers are not being carried in the course of a business of carrying passengers
- (iii) the total contributions received for the journey concerned do not involve an element of profit.

This does not apply in the Isle of Man or the Channel Islands.

Our service to you

Dealing with complaints

We aim to give our customers a high standard of service. The Co-operative Insurance has well-established complaints handling procedures to ensure that all causes of concern are dealt with fairly and promptly. Please contact us if you would like us to send you a leaflet describing these procedures.

If you would like a leaflet or you need to make a complaint, please contact:

The Quality Manager
Customer Services Department
The Co-operative Insurance
1000 Lakeside North Harbour
Western Road
Portsmouth
PO6 3EN
Telephone **0845 602 983**

Email: **CustomerService@young-driver.
co-operativeinsurance.co.uk**

If your complaint is not dealt with to your satisfaction, you can then complain to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone **0300 123 9123**

Making a complaint will not affect your legal rights.

Financial Services Compensation Scheme

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

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, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN.
Telephone **0207 741 4100**.

Cancellation

Important – you should read this carefully

You have the right to cancel your policy. If you cancel your policy within 14 days of receipt of this booklet the premium you have paid will be returned less a pro rata charge for any time on cover. An administration fee as specified in Our Terms of Business will also apply. No refund is available if your policy is operative for less than one calendar month.

If you wish to cancel your policy please contact us on

0845 602 9834 or write to:
Customer Services Department
The Co-operative Insurance
1000 Lakeside North Harbour
Western Road
Portsmouth
PO6 3EN

- To be entitled to a pro rata refund of the premium paid, you must telephone or write to us on or before the 14th day of receipt of this booklet and the cancellation effective date requested must be within this period.
- If you cancel your policy after this time a return of premium will be allowed from the date you surrender your Certificate. The return will be the full premium less a pro rata charge for the period the Policy has been in force. A cancellation fee as specified in Our Terms of Business will also apply. Please note that a return of premium is not allowed if you cancel the Legal Expenses, Breakdown, Key or Gadget cover options whilst leaving the Policy in force.
- The Legal Expenses, Breakdown, Key or Gadget cover options cannot remain in force if the Policy is cancelled.

To enable us to process your cancellation request, please return your Certificate of Motor Insurance. If we provided your Certificate electronically or you have lost your Certificate, please call **0845 602 9834**.

good with money

Savings & investments

Life assurance

Car & home insurance

Pet insurance

Retirement planning

Ethics as standard

Useful contact numbers

For **general enquiries** or to make a change to your policy call

0845 602 9834

Lines open Mon to Fri 8am-8pm, Sat 9am-2pm

To activate the **Smartbox** tracking functionality if your vehicle is stolen call

0844 239 0035

For **claims** or for details of your nearest Co-operative Insurance appointed repairer call

0845 999 8888

Lines open 24 hours a day, 7 days a week.

For **accident recovery** call our emergency helpline

08000 929 069 or

0044 161 930 8808 (from outside UK)

Lines open 24 hours a day, 7 days a week.

For **windscreen repair** or replacement call

0800 587 6887

Lines open 24 hours a day, 7 days a week.

For **legal advice** (where cover operative) call

0845 300 3366

Lines open 24 hours a day, 7 days a week.

For **uninsured loss recovery and temporary replacement vehicle** enquiries (where cover operative) call

0845 300 3367

Lines open Mon to Fri 9am-5pm (uninsured loss recovery enquiries).

Lines open Mon to Fri 8am-7pm and Sat 9am-5pm (temporary replacement vehicle enquiries).

Please call 08457 46 46 46 if you would like to receive this information in an alternative format such as large print, audio or Braille.

The Co-operative Insurance is a brand name used by CIS General Insurance Limited.

CIS General Insurance Limited is authorised and regulated by the Financial Services Authority.

Registered Office: Miller Street, Manchester M60 0AL. Registered in England number 29999R.

RAC Breakdown, Gadget Cover and Key Cover are arranged by BDML Connect Limited, authorised and regulated by the Financial Services Authority.

Registered office: 1000 Lakeside North Harbour, Western Road, Portsmouth, PO6 3EN. Registered in England with number 2785540.

Calls may be monitored or recorded for security and training purposes. Calls to 0800 numbers are free from landlines. Calls from mobiles may vary and you may want to check this with your service provider.