

For your convenience, we have included a **summary** of our Motor Insurance Policy. This may be used by you for quick reference to important details of your Policy. However, please note; this is a summary only and therefore it does not replace the Policy, nor is it an interpretation of it. We strongly recommend that you read the full Policy Document together with your Certificate and Schedule.

The type of insurance cover you have chosen will be detailed in your Policy Schedule. We provide three types of cover: Comprehensive (Comp), Third Party Fire and Theft (TPFT) and Third Party Only (TPO).

Here is a brief explanation of their differences, along with the Policy section in which details are described in full:

	Comp	TPFT	TPO	Policy Section
Unlimited cover in respect of your legal responsibilities for death of or injury to other people	✓	✓	✓	Section 1
Cover to £5,000,000 in respect of your legal responsibilities for damage to other people's property (including legal costs)	✓	✓	✓	Section 1
Loss of or damage to your vehicle by accidental or malicious means	✓			Section 2-sub section (i)
Loss of or damage to your vehicle by fire or theft	✓	✓		Section 2-sub sections (ii) & (iii)

Features & Benefits	Significant or Unusual Exclusions & Limitations	Comp	TPFT	TPO	Policy Section
Legal Liabilities to Third Parties	Death and bodily injury to anyone arising out of and in connection with their employment and loading and unloading beyond their limits of any carriageway or thoroughfare other than the driver or attendant, is not covered under this policy except where it is necessary to meet the requirements of the Road Traffic legislation. Loss or damage to property owned or in the care of the person claiming, or being carried in your vehicle is not covered under this policy.	✓	✓	✓	1
Loss of or damage to your vehicle	Loss of value after a repair, mechanical and electrical breakdown, wear and tear, damage to tyres from braking, punctures and cuts, and loss of your vehicle by deception are not covered by this policy. Your excess (the first part of a claim you must pay) is noted on your schedule/policy document. A limit of £400 applies to audio/phone equipment not fitted by the manufacturer or authorized dealer.	✓	✓		2
Loss of or damage to your vehicle by fire or theft	The vehicle must be missing for a reasonable period of time and not recovered after it is stolen before it is deemed to be a total loss. Your excess (the first part of the claim you must pay) is noted on your schedule/policy document. Loss or damage from theft or attempted theft if the keys are left in the ignition is excluded. A limit of £400 applies to audio/phone equipment not fitted by the manufacturer or authorized dealer.	✓	✓		2
Collection and delivery of your vehicle	Reasonable costs where there is a valid claim under this section.	✓	✓		2
Trailers and Disabled Vehicles	When a trailer is attached to any other vehicle, other than your vehicle or if your vehicle is towing a greater number of trailers than is permitted by law, cover does not apply. If your vehicle is towing a disabled or mechanically propelled vehicle or trailer for hire and reward, cover does not apply. Damage to the disabled mechanically propelled vehicle or any goods carried in it are not covered	✓	✓	✓	1

	<p>under this section.</p> <p>Death, injury or damage as a result of operating any mobile plant trailer as a tool of trade is excluded except where is necessary to meet the requirements of the Road Traffic legislation.</p>				
Geographical Limits and European Travel	<p>Your policy covers driving in the United Kingdom, Republic of Ireland, Isle of Man, Channel Islands and traveling between these countries.</p> <p>Automatic minimum cover applies in any country which is a member of the European Union and any other country which has agreed to follow the EU directives and is approved by the commission of the EU.</p> <p>Your policy may be extended for an extra premium to provide the same level of cover whilst driving in the EU.</p>	✓	✓	✓	3
No Claims Discount	Your No Claims Discount will be adjusted in the event of a claim.	✓	✓	✓	
Excess	Any excess is as detailed on your Schedule	✓	✓		2
14 Day Cooling off Period	<p>You have the right to cancel this insurance within fourteen (14) days from the date on which cover is incepted or the date on which you receive your documentation whichever is later. To exercise this right you must send written notice and return your Certificate of Motor Insurance to us at</p> <p>City Underwriting Services Ltd Unit 26 Ormeau Business Park, 8,Cromac Ave Belfast BT7 2JA.</p>	✓	✓	✓	6

<p>Cancellation by Us (Underwriters right to cancel during the Policy Year)</p>	<p>We can cancel this insurance by giving you fourteen (14) days' notice in writing. We will only do this for a valid reason some examples are:</p> <ul style="list-style-type: none"> • Non-payment of premium; • A change in risk which means we can no longer provide you with insurance cover; • Non-cooperation or failure to supply any information or documentation we request; • Threatening or abusive behaviour or the use of abusive language <p>We will write to you at your last known address. We will also notify the Northern Ireland Driver and Vehicle Testing Agency Enforcement Unit. We will charge you for the time you are on cover on a daily pro rata basis and refund you for the period of cover left unused, providing no claims have been made. If a claim has been made or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.</p> <p>If we cancel your policy on the grounds of fraud and/or illegal activity cancellation will be immediate and we may keep any premium you have paid. We may also inform the Police Service of Northern Ireland (PSNI) of the circumstances.</p>	✓	✓	✓	6
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Key Facts Version 2 dated 21.11.2016