



POLICY SUMMARY

Some important facts about your Motor Insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Insurance Policy Document to make sure you understand the cover it provides. All references below are to the relevant section of the Insurance Policy Document.

NAME OF INSURER

Legal & General

Authorised and regulated by the Financial Services Authority

TYPE OF INSURANCE

The policy offers Comprehensive, Third Party Fire and Theft or Third Party Only cover for your private car(s), as selected by you when requesting the quotation and itemised in your Schedule.

SIGNIFICANT FEATURES AND BENEFITS

Your policy includes the following features, which are explained in detail in your Policy Document:

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to any other person, including passengers	Covered	Covered	Covered
Legal liability for damage to other people's property up to £20,000,000.	Covered	Covered	Covered
Damage to your vehicle	Covered	Fire and Theft Only	Not Covered
Windscreen repair / replacement	Covered	Not Covered	Not Covered
Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight up to age 69	Covered	Not Covered	Not Covered
Medical expenses	Covered	Not Covered	Not Covered
Personal effects	Covered	Not Covered	Not Covered
Foreign use	Cover is provided for a maximum of 60 days and will only apply where your permanent home is in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man	Cover is provided for a maximum of 60 days and will only apply where your permanent home is in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man	Cover is provided for a maximum of 60 days and will only apply where your permanent home is in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
In-car entertainment & navigation equipment	Covered	Covered	Not Covered

SIGNIFICANT AND UNUSUAL EXCEPTIONS OR LIMITATIONS

There are some exceptions to this policy. Please refer to your Policy Document for full details, but the most significant or unusual exceptions and limitations are outlined below:-

- You will be responsible for the first part of any claim made under section 2 of this insurance – this is known as the “Excess”. More than one excess may apply to a claim.

Details of all excesses are shown in section 2 of your document (or in the policy schedule).

- There is no cover for loss or damage to your vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it if:
 - It has been left unlocked;
 - It has been left with the keys in it; or
 - Reasonable precautions have not been taken to protect it..

Please refer to exceptions to section 2 in your policy document

- We will provide cover for driving other cars if this is specified in your certificate of motor insurance. The car must not be owned, or have been hired by you and you must have the owner's permission. Cover, when provided, is third party only.

Please refer to section 1 of your policy document.

DURATION OF CONTRACT

Your cover is valid for a twelve-month period.

CANCELLATION

You can cancel this insurance at any time by sending us written notice via your intermediary and returning the Certificate of Motor Insurance.

If you cancel within the first 14 days of the policy, known as the "withdrawal period", we will return any premium paid, less a pro-rata charge for the number of days for which cover has been given, subject to a minimum premium of £25, (plus Insurance Premium Tax). There will be no refund of premium if a total loss claim has been made.

HOW TO CLAIM

If a claim or possible claim occurs you must report it as soon as possible. Please phone our 24 hr helpline on 0870-2414681

COMPLAINTS PROCESS

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied you can write to us at the address below.

If your complaint is still not resolved to your satisfaction you can, if you wish, refer the matter to the Financial Ombudsman Service. If you make a complaint your right to legal action is not affected.

Legal & General	Financial Ombudsman Service
Temple Court 11 Queen Victoria Street London EC4N 4TP Registered Number 166055	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If we are unable to meet our obligations under the policy, you may be entitled to compensation under the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information on this subject from us or the Financial Services Authority or by visiting the FSCS website at www.fscs.org.uk