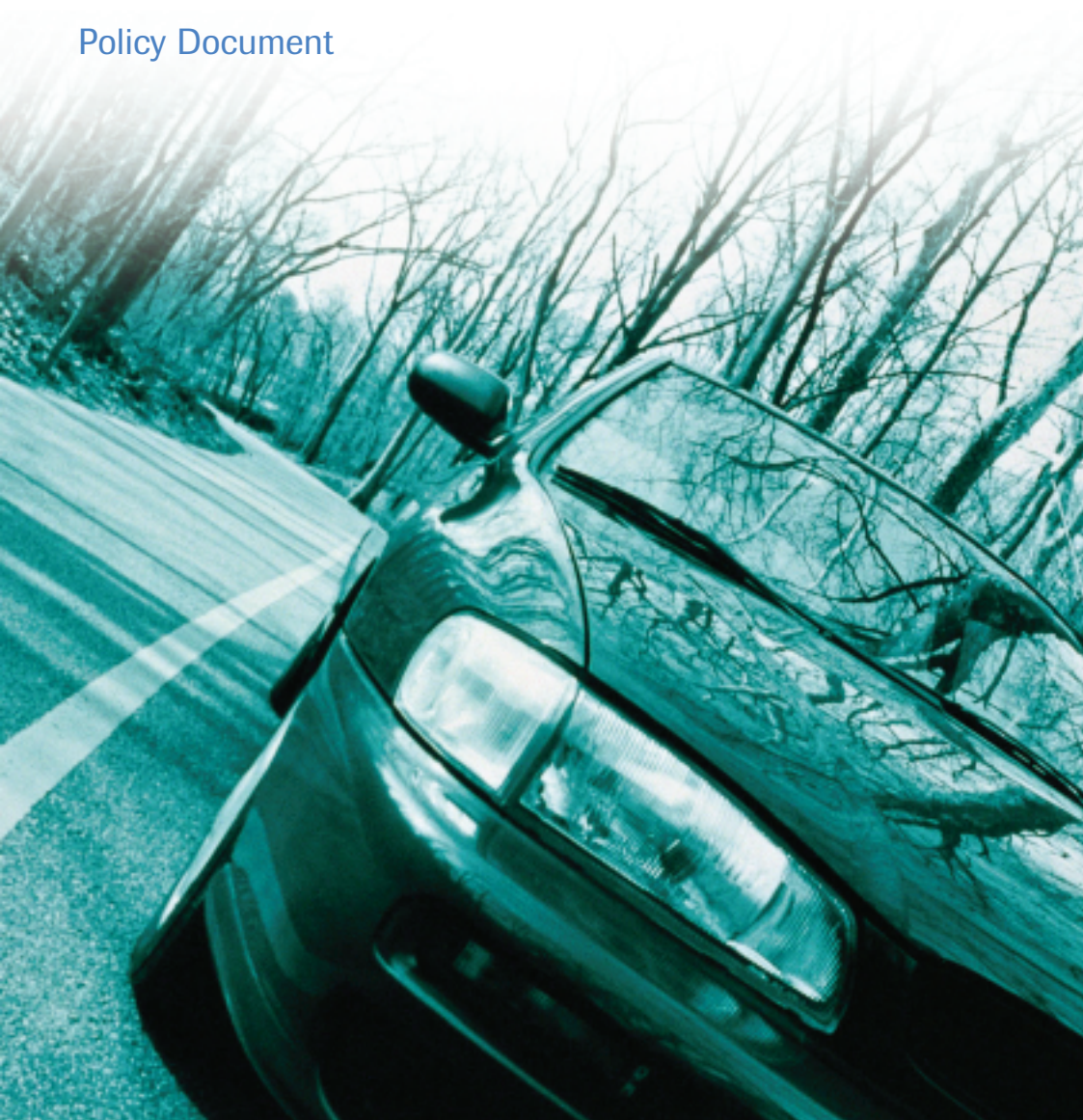


Your **stronger** option



Private Car Insurance

Policy Document



Please examine this document and its terms
and if found incorrect return at once.

Private Car Insurance

Policy Document

Insurance has been effected between us (Brit Insurance Limited) and you our Insured and this Document is evidence of that Insurance.

The information and statements provided in the proposal form and the declaration which you have made to us and signed is the basis of the contract.

We have agreed to insure you subject to the terms, conditions and exceptions contained in or endorsed upon this Document against such liability loss or damage that may occur during the period of Insurance for which you have paid or agreed to pay the premium or is directly sustained in connection with your vehicle shown in your schedule.



Dane Douetil
Chief Executive

Brit Insurance Limited

Valentines House
51/69 Ilford Hill
Ilford
Essex IG1 2DG
T 020 8911 6700 F 020 8911 6710

www.britinsurance.com

Registered in England No. 2763688 at 55 Bishopsgate, London EC2N 3AS
Authorised and regulated by the Financial Services Authority
Member of the Association of British Insurers
A subsidiary of Brit Insurance Holdings PLC

Definitions

All defined terms appear in italics throughout this document.

C

Car: Any car shown in the current *schedule* or as otherwise described in the current *Certificate of Insurance*, details of which have been supplied to and accepted by us, and for the purposes of Section 4 an attached trailer if applicable.

Certificate of Insurance: Evidence in writing of the existence of motor insurance as required by Law and forms part of this Document. Any reference in such Certificate of Insurance to the policy shall mean the Insurance cover provided by this document.

E

Endorsement: A change in or addition to the terms of the Insurance, which overrides the standard insurance wording and is printed on or issued with *your schedule*.

Excess: The amount *you* must personally pay towards the cost of a claim.

I

Intermediary: Your Broker/Agent.

M

Market value: The cost of replacing *your car* as far as may be practical with one of the same make, model, year, type, mileage and condition.

S

Schedule: The *schedule* containing details of the Insured, the premium paid, *your car* and cover. It will also show any variations in the terms of the Insurance and it may be replaced by an amended *schedule* when there is a change in any detail of the Insurance.

U

United Kingdom: England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

W

We/our/us: Brit Insurance Limited.

Y

You/your/yours: The person named as the Insured/Policyholder in any *Certificate of Insurance*, *schedule* or renewal notice applying to this Insurance.

Section 1

Damage to Your Car

If *your car* is damaged it will be *our* decision whether to repair, replace it or pay in cash the amount of the damage. The most *we* will pay is the *market value* of *your car* and its fitted accessories (excluding car telephones, mobile telephones, electronic navigation aids or any similar equipment) at the time of the damage not exceeding the last estimated value *you* declared to *us*.

Additional Own Damage Excess

If *your car* and/or any of its accessories are damaged while the *car* is being driven by or in the charge of a person who is young or inexperienced as defined below *you* will personally have to pay the first part of the cost of the damage as shown. This is in addition to any other *excess* stated in *your schedule*.

Age of driver	Amount you pay
Under 21 years	£350
21 to 22 years	£200
23 to 24 years	£150
25 years or over and holding a provisional licence or full UK licence for less than 12 months	£100

If *we* pay any of these sums on *your* behalf *you* will have to repay *us*.

Section 2

Fire and Theft Cover

If *your car* is lost or damaged by:

- 1 fire, lightning, self-ignition or explosion
or
- 2 theft or any attempted theft

it will be *our* decision whether to repair, replace it or pay in cash the amount of the loss or damage. The most *we* will pay is the *market value* of *your car* and its fitted accessories (excluding *car* telephones, mobile telephones, electronic navigation aids or any similar equipment) at the time of the loss or damage not exceeding the last estimated value *you* declared to *us*. If *your car* is lost by theft *we* will only make payment if it has not been recovered within 42 days of the date upon which the theft was reported to *us*.

Audio and visual equipment and components, cassettes, tapes and discs are not covered under this Section. (Refer to Section 7 if applicable.)

Fire and Theft Excess

If *your car* and/or its accessories are lost or damaged as described in 1 or 2 above *you* will be required personally to pay the first £100 towards the cost of any claim under this Section. This *excess* is in addition to any other *excess* stated in *your schedule*. If *we* pay this sum on *your* behalf *you* will have to repay *us*.

Conditions Under Sections 1 and 2

If *your car* was purchased new in the *United Kingdom* by *you* and during the period of one year from the date of its first registration it is:

- 1 lost by theft and not recovered within 42 days of the date on which the theft is first reported to *us*
or
- 2 damaged and the estimated cost of repairs exceeds 60% of the manufacturer's recommended retail price (inclusive of tax) at the time of such damage

We will at *your* request replace *your car* with a new *car* of identical make and model provided such make and identical model is still available from stock in the *United Kingdom*. Should *you* not exercise this option or if the identical make and model is no longer available *we* will pay a sum equivalent to the last declared value or *market value* of the *car*, whichever is the less.

If *your car* is the subject of a Hire Purchase or Leasing Agreement, *we* reserve the right to make any payment to the legal owner, which will be a complete discharge of *our* obligations under these Sections.

Exceptions to Sections 1 and 2

We will **not** pay for:

- 1 loss of use of *your car*
- 2 depreciation
- 3 more than the manufacturer's last list price of any part or accessory
- 4 wear and tear, mechanical, electrical, electronic or computer breakdowns, failures and breakages, or breakages of any part directly due to application of brakes or to road shocks
- 5 damage to tyres caused by braking, punctures, cuts or bursts
- 6 loss of *your car* by deception by a purported purchaser or his/her agent or loss of proceeds of sale
- 7 any reduction in the *market value* of *your car* as a result of repairs to *your car*
- 8 any fixtures and fittings of a motorised caravan unless such fixtures and fittings were supplied by the manufacturers with the vehicle when new
- 9 any loss or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
- 10 any loss or damage arising from theft or attempted theft whilst the ignition keys of *your car* have been left in or on *your car*.

Section 3

Windscreen Cover

In the event of a windscreen or window (excluding sunroof) being broken from any cause without further damage to *your car*, we will pay the cost of replacement less a £50 excess provided that the replacement is arranged by *our* 24-hour Accident Helpline service or is carried out by one of *our* approved windscreen suppliers. If the replacement is carried out by any other service or garage, the maximum cover for such replacement will be £100 less a £50 excess. Any payment made under this section will not affect the No Claim Discount and the £50 excess will not be payable if damage to the windscreen or window is repaired rather than replaced. If we pay this sum on *your* behalf *you* will have to repay *us*.

Section 4

Third Party Cover

We will insure *you* for all amounts *you* may be legally liable to pay in respect of:

- a death of or injury to any person
- and
- b accidental damage to any person's property (including animals) up to a maximum of £20,000,000 in respect of one accident or series of accidents arising out of one event, involving:
 - 1 *your car*
 - 2 a *car not* belonging to *you* and *not* hired to *you* under a Hire Purchase Agreement and *not* leased or loaned to *you* under a Leasing or Loan Agreement, but only if:
 - a *your Certificate of Insurance* allows
 - b *you* are using the *car* with the owner's permission
 - c *you* are still in possession of *your car*
 - 3 a single trailer or caravan or mechanically disabled vehicle whilst attached to *your car*.

We will also insure:

- 1 any other person using or driving *your car* with *your* permission, other than those persons excluded by *your certificate of Insurance* or by *endorsement*, exception or condition of this Insurance
- 2 at *your* request any passenger travelling in or getting into or out of *your car*

Section 4

3 *your* employer, while *your car* or any other *car* covered under this Insurance is being used by *you* or any other person permitted by *your Certificate of Insurance* for the business purposes of *your* employer but only if the *car* is not owned by or hired or leased to *your* employer.

Exceptions to Section 4

We will **not** provide Insurance under this Section:

- 1** in respect of loss of or damage to any *car* or trailer which *you* or any other person covered under this Insurance is driving or towing
- 2** in respect of death of or injury to any person in *your* employ or employ of any other person covered under this Insurance arising out of and in the course of his or her employment where there is compulsory Employer's Liability Insurance in force for such death or injury
- 3** for damage to property or injury to animals owned or held in the trust, custody or control of *you* or any other person covered by this Insurance
- 4** if anyone driving *your car* has never held a licence to drive it or who is disqualified from holding or obtaining such a licence
- 5** to anyone entitled to Insurance under any other Insurance policy
- 6** to anyone who fails to comply with all the terms, exceptions, conditions and *endorsements* of this Insurance as far as they can apply
- 7** for loss or damage by pollution or contamination however caused other than to meet the requirements of the Road Traffic Act. For the purposes of this exception, pollution or contamination shall be deemed to mean:
 - a** all pollution or contamination of buildings or other structures or of water or land or the atmosphereand
 - b** all death, bodily injury, illness, loss or damage directly or indirectly caused by such pollution or contamination
- 8** for any claim arising during or in consequence of an act of terrorism other than to meet the requirements of the Road Traffic Act. For the purpose of this exception, terrorism means an activity involving a violent or life threatening act by an individual or organisation with the intention of coercing, intimidating or influencing either an individual person, the civilian population, or the Government of any country, or any act deemed by any law enforcement body to be an act of terrorism.

Section 5

Legal Costs

In dealing with or defending any claim under this Section we will pay at *our* discretion:

- 1 Solicitors' fees for representation at any Coroner's Inquest or Fatal Accident Inquiry or for defence of proceedings at any Court of Summary Jurisdiction
- 2 any other legal costs and expenses agreed by *us* in writing
- 3 reasonable legal costs to defend any person covered by this Insurance against proceedings arising from any death.

Section 6

Car Sharing

If *you* receive a contribution for the carriage of passengers in *your car* as part of a *car* sharing arrangement for social or other similar purposes we will not regard these contributions as constituting the carriage of passengers for hire or reward or use of the *car* for hiring provided that:

- 1 the *car* is not constructed or adapted to carry more than eight passengers plus the driver
- 2 the passengers are not being carried in the course of a business of carriage of passengers for hire or reward
- 3 the total contributions received by *you* do not involve any element of profit.

Section 7

Audio and Visual Equipment

We will provide cover in respect of loss of or damage to audio and visual equipment and components (excluding car telephones, mobile telephones, cassettes, tapes and discs) whilst such equipment and components are permanently fitted to *your car*. If the cover stated in *your schedule* is:

- 1 Comprehensive – the most we will pay is £500
- 2 Third Party, Fire and Theft – the most we will pay is £250.

You will be required personally to pay the first £100 in respect of any claim under this Section arising from theft or attempted theft. This *excess* is in addition to any other *excess* stated in *your schedule*. If we pay this sum on *your* behalf *you* will have to repay *us*.

Exceptions to Section 7

We will **not** provide Insurance under this Section if *your car* is an open or convertible *car*.

Section 8

Territorial Limits, Foreign Travel and Transit

Territorial Limits

This Insurance only applies in:

- 1 the *United Kingdom*
- 2 any other member country of the European Union and any other country in respect of which the Commission of the European Union is satisfied that arrangements have been made to meet the requirements of any EU Directive on insurance of civil liabilities arising from the use of motor vehicles, but only so far as is necessary to comply with the compulsory motor insurance legislation of such countries which does not cover loss of or damage to *your vehicle*.

Foreign Travel

Without a Green Card or travel document this Insurance will only cover the minimum compulsory Insurance required to enable you to use *your car* in any country that is a member of the European Union and any other country whose arrangements meet the requirements of and are approved by the Commission of the European Union. Subject to *our* approval and any additional premium and terms that *we* may require a Green Card or travel document will ensure and be evidence that *we* are covering *you* for the benefits covered by this Insurance for the period stated in the Green Card or travel document.

We will pay:

- 1 any Customs Duty which *you* may have to pay after temporary importation of *your car* into any country for which cover is provided by this Insurance
- 2 any General Average contribution, Salvage and sue and labour charges arising from the transportation of *your car* by sea, provided that *your car* is covered by this Insurance for damage or loss and such contribution relates to the *market value* of *your car*.

Transit

This Insurance applies in respect of accidents occurring during the course of transit (including the processes of loading and unloading) between ports or terminals in the countries set out in the Green Card or Travel Document provided the transit is by a recognised sea or rail route.

Section 9

Personal Belongings

We will pay up to a maximum of £100 in respect of any loss of or damage to personal belongings whilst in *your car*.

Exceptions to Section 9

We will **not** pay for:

- 1 loss of or damage to goods or samples carried in connection with any business or trade, money, stamps, tickets, documents, securities, jewellery, furs of any description, car telephones, mobile telephones, electronic navigation aids or any similar equipment.
- 2 loss or damage to audio and visual equipment and components, cassettes, tapes and discs. (Refer to Section 7 if applicable.)
- 3 theft of any property carried in an open or convertible car unless stolen from a locked boot.

Section 10

Medical Expenses

If any person in *your car* is injured in an accident involving *your car* we will pay the medical expenses incurred up to £250 for each person injured.

Section 11

Accidental Injury to You or Your Spouse

If *you* or *your* spouse is injured:

- 1 in direct connection with *your car*
or
- 2 while in or getting into or out of any other private *car*

We will pay the sums shown below to each person injured or to that person's estate if within three months of the accident the injury is the sole cause of:

- | | | |
|---|---|--------|
| 1 | death | £2,500 |
| 2 | the complete and irrecoverable: | |
| | a loss of sight of both eyes or
loss of two or more limbs or
loss of sight of one eye and
loss of one limb | £1,000 |
| | b loss of sight of one eye or
loss of one limb | £500 |

A loss of limb or limbs means loss by physical separation at or above the wrist or ankle.

Exceptions to Section 11

We will **not** pay:

- 1 if *you* or *your* spouse has reached the age of 70
- 2 if the injury or death is contributed to or accelerated by suicide or attempted suicide, alcohol, drugs, intentional self-injury or natural disease or weakness in any form
- 3 more than £2,500 in total during any one period of Insurance.

If *you* or *your* spouse hold another motor Insurance with *us*, payment will be made under one Insurance only.

Section 12

Emergency Treatment

We will pay for emergency medical treatment as required by the Road Traffic Act.

Section 13

No Claim Discount

If *you* do **not** make a claim under this Insurance, *your* renewal premium will be reduced in accordance with *our* scale applicable at such time.

Your No Claim Discount is not transferable.

General Exceptions

We will **not** provide Insurance:

- 1 while *your car* is being:
 - a used for any purpose not permitted by *your Certificate of Insurance* or any *endorsement*
 - b driven by any person not permitted to drive by *your Certificate of Insurance* or any *endorsement*
- 2 for any claim occasioned by or arising from War, Invasion, Hostilities (whether War declared or not), Acts of Foreign Enemy, Civil War, Revolution, Rebellion, Insurrection, Military or Usurped Power or Confiscation or Requisition or Destruction of or damage to Property by order of any Government or Public Authority, except so far as is necessary to satisfy the Road Traffic Act
- 3 for any claim arising during or in consequence of Riot and/or Civil Commotion occurring anywhere other than in Great Britain, the Isle of Man and the Channel Islands. This exception will not apply if *you* can prove that the claim was not caused by any of these events
- 4 in respect of any liability accepted by agreement which would not have attached in the absence of such agreement
- 5 in respect of:
 - a loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
 - b any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - i) ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - ii) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- 6 for any claim if such claim is in any respect fraudulent. If any fraudulent means or devices are used by *you* or any other person covered under this Insurance or any person acting on *your* or his or her behalf all benefit under this Insurance will be forfeited

- 7 for any loss or for damage caused to any aircraft or for any consequential loss, while any car covered by this Insurance is in the part of an airport, aerodrome, airfield or establishment provided for the take-off and landing of aircraft or the movement of aircraft on the surface, aircraft parking aprons including the associated surface roads and ground equipment parking areas, and those parts of passenger terminals of an international airport which come within the Customs examination area
- 8 for any claim occasioned by or arising from suicide or attempted suicide, except so far as is necessary to satisfy the Road Traffic Act.

- 4 We will **not** provide Insurance to anyone entitled to Insurance under any other Insurance policy.
- 5 We or your intermediary may cancel this Insurance by sending seven days' notice by certified posting or recorded delivery to you at your address which you last notified to us (and in the case of Northern Ireland to the Department of the Environment, Northern Ireland).

You may cancel this Insurance provided that no claim has arisen during the current period of Insurance and upon surrender of this Insurance document and *Certificate of Insurance*. The charge for the expired period of your Insurance will be calculated from the date we receive your *Certificate of Insurance* in accordance with the following scale:

General Conditions

- 1 If your car is lost or should we elect to treat it as a total loss the current *Certificate of Insurance* must be returned to us before we make any payment in respect of the loss
- 2 If you wish this Insurance to continue following a change of your car, you must give us full details of its replacement. Before taking possession of your replacement car **you will need to obtain a cover note.**
- 3 You are required to take all reasonable precautions to safeguard your car from loss or damage and maintain your car in a sound, safe and efficient condition. We shall have at all times free access to allow an authorised representative to examine your car

Expired Period	Charge (% of Annual Premium)
1 week	10%
1 month	25%
2 months	35%
3 months	50%
4 months	60%
5 months	65%
6 months	70%
7 months	80%
8 months	90%
Over 8 months	Full Premium

- 6** We will **not** provide cover under this Insurance unless *you* have complied with all terms, provisions, conditions and *endorsements* and have truthfully and fully completed the proposal and declaration, or statement of fact. If we make a payment in accordance with the law of any country in which this Insurance operates and such payment is **not** covered by this Insurance *you* will have to repay *us*
- 7** Where we have accepted a claim but there is a disagreement over the amount payable to *you*, the matter will be passed to an arbitrator appointed under current statutory provisions. When this happens, an award must be made by the arbitrator before legal proceedings can be started against *us*
- 9** When an accident, loss or damage occurs:
- a** *you* or *your* legal representative must give notice in writing to *us* as soon as possible with full details
 - b** *you* must take all necessary steps to ensure the safety of the damaged *car* and its accessories
 - c** we shall **not** pay for any increase in damage as a result of *your car* being removed by its own power following an accident
 - d** any letter, claim, writ, summons or process *you* receive relating to the accident, loss or damage must be sent to *us* immediately
 - e** *you* must tell *us* in writing immediately *you* are aware of any intended prosecution, Coroner's Inquest or Fatal Accident Inquiry in connection with the accident
 - f** persons including *you* who are claiming under this Insurance must make no admission, offer, payment or promise without *our* written consent nor act in any way which might prejudice *our* position
 - g** if we wish we can take over and conduct in *your* name or the name of any other person covered under this Insurance, the defence, prosecution or settlement of any claim for *our* own benefit
 - h** we have full discretion over the conduct of any proceedings and settlement of claims
 - i** *you* or any other person covered under this Insurance must give *us* all the assistance and information possible and produce a copy of the driver's licence if requested
 - j** if *your* vehicle and/or its accessories are stolen *you* must, as soon as possible, report the theft to the police and if required by *us*, supply *us* with the crime book number
 - k** we reserve the right if we or *our* representative consider the repair estimate to be unreasonable to enter into any communication with the repairer and failing agreement, to arrange for the removal of *your car* to another repairer and pay for such work as may already have been done

- 9 We will **not** provide cover under this Insurance to *you* or any person permitted to drive unless the terms, conditions and limitations of the driving licence are complied with
- 10 This Policy Document is a contract solely with the Insured and is not assignable in any case whatsoever. A person who is not party to this Insurance has no rights under the “Contracts (Rights of Third Parties) Act 1999” to enforce any term of this Insurance but it does not affect any right or remedy of a third party which exists or is available apart from that Act.

Repairs to Your Car

If this Insurance is Comprehensive the benefits of our 24-hour Accident Helpline service is available to *you*. These benefits are described in the brochure issued with this Insurance and with every renewal invitation. By using the Helpline *you* will not need to obtain repair estimates and we will be able to expedite authorisation of the necessary repairs.

Endorsements

The following *endorsements* and any other *endorsements* will apply when specified in *your schedule* and if specified more than once will be considered as separate and additional *endorsements*. The *endorsements* are subject otherwise to the terms, exceptions, limitations and conditions of this Insurance and are deemed to be incorporated in and form part of this Insurance.

Endorsement No. 01

Excess – Damage Fire and Theft

You will personally have to pay the first amount as stated in *your schedule* against this *endorsement* number for any claim under Sections 1 and 2 of this Insurance.

This *endorsement* operates independently of and in addition to any other *excess* or condition which may be applied or may be endorsed on this Insurance. Where this *endorsement* number is followed by the name of any person(s) it shall apply solely to such person(s).

Endorsement No. 02

Excess – Damage

You will personally have to pay the first amount as stated in *your schedule* against this *endorsement* number for any claim under Section 1 of this Insurance.

This *endorsement* operates independently of and in addition to any other *excess* or condition which may be applied or may be endorsed on this Insurance. Where this *endorsement* number is followed by the name of any person(s) it shall apply solely to such person(s).

Endorsement No. 03

Excluding Drivers Under 25 or with Less Than 2 Years’ Full Licence

We will **not** provide Insurance whilst *your car* is being driven by or is in the charge of any person (other than any person(s) named against this *endorsement* number):

- 1 who is under 25 years of age
- 2 who has not held a full *United Kingdom* driving licence for a period of 2 years.

Endorsement No. 04
Excluding Drivers Under 30 or with Less Than 3 Years' Full Licence

We will **not** provide Insurance whilst *your car* is being driven by or is in the charge of any person (other than any person(s) named against this *endorsement* number):

- 1 who is under 30 years of age
- 2 who has not held a full *United Kingdom* driving licence for a period of 3 years.

Endorsement No. 05
Amendment of Personal Benefits

Sections 9 and 11 are amended to apply to the person(s) named against this endorsement number.

Endorsement No. 07
Excess – Fire and Theft

You will personally have to pay the first amount as stated in *your schedule* against this *endorsement* number for any claim under Section 2 of this Insurance.

This *endorsement* operates independently of and in addition to any other *excess* or condition which may be applied or may be endorsed on this Insurance. Where this *endorsement* number is followed by the name of any person(s) it shall apply solely to such person(s).

Endorsement No. 08
Engine Immobiliser/Tracking Device

We will **not** provide Insurance unless *your car* is fitted with an engine immobiliser or tracking device, the manufacturer and model of which has been declared to and approved by *us*. The engine immobiliser must be activated at all times when *your vehicle* is left unattended.

Endorsement No. 20
Protected No Claim Discount

Subject to payment by *you* and acceptance by *us* of the appropriate premium, the maximum level of no claim discount will be preserved provided that **not** more than two claims are made or arise during a period of three consecutive years.

Endorsement No. 23
Cover Reduced to Third Party Fire and Theft in Respect of Named Person (s)

Whilst *your car* is being driven by or under the control of the person(s) named in *your schedule* against this *endorsement* number, Sections 2,4,5,6,7,8,12 and 13 only of this Insurance will be operative.

Endorsement No. 25
Excluding Drivers Under 25

We will **not** provide Insurance whilst *your car* is being driven by or is in the charge of any person who is under 25 years of age (other than any person(s) named against this *endorsement* number).

Endorsement No. 26
Excluding Drivers Under 21

We will **not** provide Insurance whilst *your car* is being driven by or is in the charge of any person who is under 21 years of age (other than any person(s) named against this *endorsement* number).

Endorsement No. 27
Excluding Drivers Under 25 or with Less Than 12 Months' Full Licence

We will **not** provide Insurance whilst *your car* is being driven by or is in the charge of any person (other than any person(s) named against this *endorsement* number):

- 1 who is under 25 years of age
- 2 who has not held a full *United Kingdom* driving licence for a period of 12 months.

Endorsement No. 35

Excess – Damage Fire and Theft

(In all)

You will personally have to pay the first amount as stated in *your schedule* against this *endorsement* number for any claim under Sections 1 and 2 of this Insurance.

This *endorsement* does **not** operate in addition to any other *excess* which may be applied or endorsed on this Insurance. Where this *endorsement* number is followed by the name of any person(s) it shall apply solely to such person(s).

Important Notes

Data Protection Act 1998

We may store *your* information on a computer and use it for administration, risk assessment, research and statistical purposes, marketing purposes and for crime prevention (see further details below). We will only disclose *your* personal details to third parties, if it is necessary for the performance of *your* contract with us.

Sensitive Data

In order to assess the terms of this Insurance or administer claims which arise, we will need to collect data which the Data Protection Act defines as sensitive such as medical history or criminal convictions. By accepting this Insurance *you* will signify *your* consent to such information being processed by the Insurers or their agents.

We will keep your information secure at all times. In certain circumstances, for example for systems administration purposes, we may have to transfer *your* information to another country, which may be a country outside the European Economic Area (EEA).

Should *you* wish to receive a copy of the information we hold on *you* please contact:

The Compliance Officer

Brit Insurance Ltd
55 Bishopsgate
London EC2N 3AS

Anti-Fraud and Theft Registers

Insurers pass information to various Anti-Fraud and Theft Registers. The aim is to help us check information provided and to prevent fraudulent claims. When we consider *your* request for insurance we may search these registers. Under the conditions of *your* insurance policy, *you* must tell us about any incident (such as an accident or theft) whether it gives rise to a claim. When *you* tell us about an incident, we will pass information relating to it to the registers.

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). This may be consulted by the police in order to establish who is insured to drive the *vehicle*. If *you* are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to ascertain relevant policy information.

Persons with a valid 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 *your* Insurer, or at www.miic.org.uk

Other Important Notes

The information that *you* have provided to *us* forms the basis of *your* insurance policy. It is important that *you* advise *us* of all material information, and immediately of any change in the information. Please note if *you* are in any doubt whether or not any information is material, it should be disclosed. Under the Road Traffic Act, it is an offence to make any false statements or withhold any material information in order to obtain a cover note or a *Certificate of Motor Insurance*.

The Insurer reserves the right to decline any insurance risk or change the premium and the terms quoted.

Your policy is subject to English law and to the exclusive jurisdiction of the English Courts, unless *we* have agreed otherwise with *you*.

Complaints Procedure

We are dedicated to providing *you* with a high quality service and *we* want to ensure that *we* maintain this at all times. If *you* feel *we* have not offered *you* a first class service please write and tell *us* and *we* will do *our* best to resolve the problem.

In the first instance please contact:

The Customer Relations Officer

Brit Insurance Ltd
55 Bishopsgate
London EC2N 3AS

Telephone: 020 7984 8600

Fax: 020 7984 8640

E-mail: enquiries@britinsurance.com

In the event *you* remain dissatisfied and wish to pursue matters further *you* may be able to refer the matter to The Financial Ombudsman Service (FOS). The FOS can normally deal with complaints from private individuals and from small businesses with an annual turnover of less than £1 million (for a group of companies, this means a group annual turnover of less than £1 million).

The FOS can also help with complaints from charities with an annual income of less than £1 million; and from trusts with a net asset value of less than £1 million.

The Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London E14 9SR

Helpline: 0845 080 1800

Switchboard: 020 7964 1000

Website: www.financial-ombudsman.org.uk

Financial Services

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). *You* may be entitled to compensation from the scheme if *we* cannot meet *our* obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Telephone: 020 7892 7300

Email: enquiries@fscs.org.uk

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