

Insuredaily Policy Summary

This document provides a summary of the cover available under your Motor Insurance policy. This summary does not contain the full terms and conditions of the contract, which can be found in the Policy Booklet and applicable Schedule, copies of which will be provided on request. This summary does not form part of your contract of insurance.

This insurance policy is underwritten by Authorised and regulated by the Financial Services Commission of Gibraltar in accordance with European Union Legislation.

Policy Period

- The policy for the period shown on your Certificate of Motor Insurance.

Third Party Cover (Liability to others)

- Unlimited cover in respect of your legal liability to others, including passengers, for death or bodily injury, both inside and outside the insured vehicle.
- Cover up to £5m (five million pounds) for damage to property arising out of one accident or series of accidents arising out of one event, except when the insured vehicle is a private motor car, with or without a trailer or bearing a Trade plate, when the limit shall be £20m (twenty million). This amount will be reduced to £1m (one million pounds) where the vehicle is used for the carriage of goods of a hazardous nature or the insured vehicle has a gross vehicle weight in excess of 3.5 tonnes.
- Liability for Third Party claimants costs, subject to a maximum of £5m (five million pounds).
- Liability of passengers for causing injury and/or damage to third parties. Such cover is at the request of the policyholder.

Legal Representation

We have the option to pay:

- Legal fees and costs in defending any action at law when damages are sought for death, bodily injury or property damage.
- Solicitors' fees for representation at a Coroner's inquest or fatal inquiry or Court of Summary Jurisdiction.
- Legal expenses in respect of proceedings for manslaughter or reckless driving or causing death by dangerous driving. Legal representation will **not** be provided where the insured driver is accused of being under the influence of drink or drugs.

Applicable Law

- Unless we agree otherwise, this insurance be governed by English Law.
- We have the right to refuse if you request a different law.
- Minimum RTA insurance cover is compulsory under the Road Traffic Act.

Policy Conditions Applying

- Principals Clause included as standard wording.
- Indemnity is provided in respect of any motor vehicle whilst being driven by an unlicensed driver, but is only in so far as a licence is not required by the Road Traffic Act. See Policy for full conditions applying.
- Indemnity is provided when the insured vehicle is being driven by an unauthorised driver. See Policy for full conditions.
- Cover is excluded whilst airborne. See the General Exceptions section of the Policy Booklet for full conditions.

Features & Benefits	Exclusions or Restrictions	COMP
New Car Replacement (Policy section 1) If the insured vehicle is damaged to a greater amount than 60% of the new cost, and within the first year of registration, a replacement is offered.	<ul style="list-style-type: none"> This section is not operative 	✘
Sound Equipment & Telephone Systems (Policy section 1) We will pay for the loss of or damage to sound reproducing equipment and telephone systems.	<ul style="list-style-type: none"> Limit of indemnity of £250 to the Insured Vehicle 	✔
Personal Effects (Policy section 3) We will pay up to £100 for the loss of or damage to certain personal effects in or on the insured vehicle.	<ul style="list-style-type: none"> This section is not operative 	✘
Medical Expenses (Policy section 4) We will pay up to £100 for each occupant of the insured vehicle if they are injured as a result of an accident involving the insured vehicle.	<ul style="list-style-type: none"> This section is not operative 	✘
Foreign Use (Policy section 8) We will provide the minimum cover required by the compulsory insurance laws of EU Countries and certain other countries.	<ul style="list-style-type: none"> The minimum cover cannot be extended to the full cover applying to the Policy. 	✘
Windscreen Cover	<ul style="list-style-type: none"> No cover is provided 	✘

General Exclusions and Conditions		Policy Section
Accidental Damage, Vandalism / Malicious Damage Excess	In addition to any excess shown on your Schedule, the following excesses may also apply to your policy:- <ul style="list-style-type: none"> • Certain age groups • Certain vehicle groups 	1
Fire & Theft Excess	<ul style="list-style-type: none"> • See Policy Booklet for full details of the applicable excesses. 	1
Loss of or Damage to Your Vehicle	<ul style="list-style-type: none"> • Cover does not apply if ignition keys have been left in or on your car. • We will not cover keys belonging to your car or for the replacement of locks following loss of keys. • Cover does not apply where the vehicle has been left open or unlocked. 	1

Cooling off period

As this is short period insurance cover, there is no Cooling off period.

Cancellation

You may cancel the policy at any time by notifying us of this in writing and return the motor insurance certificate to us. We regret we are unable to allow refunds due to the short term nature of the policy and our administration costs.

Claims

Claims are to be reported via the Insuredaily.co.uk Website by following the Claims tab. For assistance please contact insuredaily.co.uk on: **08701 453 399**

Complaints Process

If you wish to register a complaint about your insurance or the handling of a claim, which cannot be resolved by your Broker or Intermediary, please contact us at the address below, quoting your policy number and the name of your Broker or Intermediary: -

The Underwriter
Markerstudy Insurance Company Limited
Montagu Pavilion
8-10 Queensway
Gibraltar

A copy of the complaints procedure will be provided on request.

If you are not satisfied with the way in which a complaint has been dealt with, you may ask the Financial Ombudsman Service to review your case. Please contact the following, quoting your policy number and the name of your Broker or Intermediary: -

Financial Ombudsman Service
South Key Plaza
183 Marsh Wall
London
E14 9SR

Tel: +44 (0)20 7964 1000
Fax: +44 (0)20 7964 1001
Email: Complaint.info@financial-ombudsman.org.uk

This complaint process is without prejudice to your right to take legal proceedings.

Compensation

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), should Markerstudy Insurance Company Limited be unable to meet its liabilities under this policy.

Further information about the compensation scheme is available from the FSCS or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Data Protection Act 1998

The information/data you give us, now or in the future, will be stored on a computer and will be used for the administration of this policy. It will also be used for risk assessment, statistical analysis, research and marketing purposes and may also be used for purposes related to crime prevention.

The information, including your personal details, may be disclosed to other parties, but this will only apply if it is necessary for the performance of any aspect of this policy.

Full details about the Data Protection Act are contained in the Policy Booklet (Important Notes).

Sharing of Information

We subscribe to various Databases for the prevention of fraud and to comply with Government legislation.

Full details are contained in the Policy Booklet (Important Notes).