

# Private Car Policy Summary

## Welcome to insurethebox

Thank you for choosing insurethebox, a trading style of Insure The Box Limited. This is a summary of your car insurance policy, and does not contain the full terms of the policy, which can be found in your Private Car Policy Document.

You should ensure that you review your level of cover on a regular basis, so that it remains adequate for your needs.

## Type of insurance and cover

This product is a telematics car insurance policy, with comprehensive cover. It lasts for 12 months, unless cancelled.

This is a mileage-based product. You purchase a set number of miles (6,000, 8,000 or 10,000). A telematics box (a black box) will be installed in your vehicle, which will record the following information about your driving, including but not limited to:

- The time of day you drive
- The speed you drive at on different sorts of roads
- How smoothly you drive
- If you take breaks on long journeys
- Your motorway mileage
- Your total mileage.

This information will be used to help calculate Bonus Miles (you can earn up to 100 Bonus Miles per month for safe driving), and to help calculate your renewal premium.

If you need additional miles you can buy Top Up Miles – in bundles of 250, 500, 1,000 or 2,000. If you exceed your Policy Miles and do not top up your miles or receive Bonus Miles your policy will be cancelled.

## The insurers of this policy

The insurer of this policy (except Section 11 of your Private Car Policy Document) is Aioi Nissay Dowa Insurance Company of Europe Limited. Registered office: 7th Floor, 52-56 Leadenhall Street, London, EC3A 2BJ. Registered in England and Wales (Company Number 5046406 and Financial Services Register Number 401084). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The insurer of Section 11 of this policy (Uninsured Loss Protection) is Brit Syndicate 2987 at Lloyd's managed by Brit Syndicates Limited (BSL) (Company Number: 00824611 and Financial Services Register Number: 204930).

## Significant features, benefits, limitations and exclusions of this insurance (including a cross-reference to the corresponding section(s) of the Private Car Policy Document)

### IMPORTANT INFORMATION:

- Most claims will be subject to an excess, which is the amount you have to pay towards any claim. Your Schedule shows the excesses applicable to you and any other driver for the type of claim made.
- There is no cover to drive any car other than that shown in the Certificate of Motor Insurance.
- Driving too fast for the road you are on will reduce your ability to earn Bonus Miles, affect the renewal of your policy and in certain cases will lead to cancellation of your policy. Refer to the “Excessive Speed” condition within your Policy Document for full details.

POLICY FEATURES AND BENEFITS	SIGNIFICANT LIMITATIONS AND EXCLUSIONS	SECTION(S)
<b>COVER FOR ACCIDENTAL DAMAGE, AND FIRE AND THEFT DAMAGE TO YOUR CAR</b>		
<p>If your car is:</p> <ul style="list-style-type: none"> <li>• damaged by accident, fire, theft or attempted theft; or</li> <li>• stolen</li> </ul> <p>the insurer will pay for the repairs or give you a cash amount.</p> <p>The amount paid will be up to the market value of your car and its accessories, less any excesses shown on your Schedule of Insurance.</p>	<p>Loss or damage claims are excluded where they result from:</p> <ul style="list-style-type: none"> <li>• a deliberate act by you or any other driver (including, but not limited to, driving under the influence of alcohol or non-prescription drugs)</li> <li>• any authority legally removing or destroying your car.</li> </ul> <p>The insurer will not pay for:</p> <ul style="list-style-type: none"> <li>• loss or damage by theft or attempted theft, if your car is left unlocked and unattended, or the keys have been left in or on your car or with a window or roof open</li> <li>• loss or theft of any car keys or lock transmitters, and the resultant cost of replacing any alarms or security devices including the ignition and/or car locks following that loss</li> <li>• costs beyond those to meet the manufacturer’s standard specification (including optional extras fitted by the manufacturer) unless any non-standard parts have been agreed by us.</li> </ul> <p>Any unpaid premiums may also be deducted from any claims settlement made to you.</p>	<b>1 and 2</b>
<p><b>Accident Alert service</b></p> <p>If you are involved in an accident, an alert message may be sent to us by the black box and, provided your car isn’t moving, we will try to contact you by telephone.</p>	<p>The Accident Alert service is not guaranteed. You should not assume that we will contact you, or any emergency services, after an incident. Nor should you assume that we are aware of any incident – you must still contact us to report all circumstances that could lead to a claim.</p>	<b>Accident Alert</b>
<p><b>New car replacement</b></p> <p>If your car is under 12 months old, and it is seriously damaged, or stolen and not recovered, the insurer will provide you with a new car of the same make, model and specification.</p>	<p>Any new replacement car is subject to:</p> <ul style="list-style-type: none"> <li>• repairs for the damage costing more than 60% of the manufacturer’s list price including extras fitted by the manufacturer plus taxes</li> <li>• you having registered your car in your name from new</li> <li>• a suitable replacement car being available in the UK</li> <li>• the agreement of any co-owner, hire purchase company, or other person that has a legal interest in your car.</li> </ul>	<b>1 and 2 (How the insurer will deal with your claim)</b>
<p><b>In-car entertainment, phone and satellite navigation equipment</b></p> <p>Cover is granted for loss or damage to in-car entertainment, phone and satellite equipment.</p>	<p>Cover is up to the market value of the equipment, if it is permanently fitted by the manufacturer as standard.</p> <p>However, it is limited to a maximum of £250 for any other equipment.</p>	
<p><b>Cover for child car seats</b></p> <p>Cover is granted to replace child car seats with ones of the same quality, where your car is involved in an accident which damages the car.</p>	<p>Cover is limited to a maximum of £300 for each accident.</p> <p>The incident must be covered under Section 1 Accidental Damage of your Private Car Policy Document.</p>	

POLICY FEATURES AND BENEFITS	SIGNIFICANT LIMITATIONS AND EXCLUSIONS	SECTION(S)
<p><b>Temporary replacement car</b></p> <p>If your car is damaged, and repairs under this insurance are carried out by our approved UK repairer service, the repairer will provide you with a courtesy car.</p> <p>This courtesy car will be insured under your policy (with comprehensive cover and subject to any policy excesses).</p>	<p>The temporary replacement car:</p> <ul style="list-style-type: none"> <li>• is subject to availability, and will usually be a small one litre hatchback, or similar, with a manual gearbox</li> <li>• will not be available if your car has been stolen and has not been recovered, or if your car is not repairable</li> <li>• cannot be used outside of the United Kingdom.</li> </ul> <p>You will be liable for any fines for any parking or driving offences, congestion, tolls or road pricing charges whilst in charge of the temporary replacement car (including any additional costs for non-payment of these charges).</p>	
<b>LIABILITY TO OTHER PEOPLE</b>		
<p>Cover is granted for death of or injury to, other people as a result of any accident involving your car. Damage to their property is also covered.</p> <p>Cover is also granted:</p> <ul style="list-style-type: none"> <li>• for any treatment from the emergency services following an accident</li> <li>• for legal costs if the insurer appoints a solicitor to represent you at a coroner's inquest, fatal accident enquiry or Magistrates Court (including a court of similar jurisdiction in any country within the territorial limits)</li> <li>• for defence of any legal proceedings for manslaughter, or causing death by dangerous or reckless driving</li> <li>• for any other costs and expenses incurred by the appointed solicitor (and their agents); and charges set out in the Road Traffic Acts.</li> </ul>	<p>Cover under this section is:</p> <ul style="list-style-type: none"> <li>• unlimited for death and bodily injury to other people</li> <li>• limited to £15,000,000 for damage to property belonging to other people (and a further £5,000,000 to deal with the legal costs arising from such claims)</li> <li>• limited to the amounts stipulated in the Road Traffic Acts for treatment from the emergency services</li> <li>• only provided for the vehicle named on your Certificate of Motor Insurance, whilst it is being driven by a driver named on this Certificate of Motor Insurance and for a purpose defined on this Certificate of Motor Insurance.</li> </ul> <p>If you wish to arrange for your own representation then you must obtain our prior written consent. Without this, these costs may not be covered by your policy.</p>	<b>3</b>
<b>USE BY THE MOTOR TRADE, HOTELS AND CAR PARKS</b>		
<p>Cover is granted whilst your car is being driven by a member of the Motor Trade or an employee of a Hotel / Car Park.</p>	<p>Cover is limited to the market value of your car and its accessories.</p>	<b>4</b>
<b>GLASS COVER</b>		
<p>Cover is provided for the repair or replacement of glass in your car's windscreen, sunroof or windows.</p>	<p>The following significant limitations apply:</p> <ul style="list-style-type: none"> <li>• you must notify us before any work is carried out.</li> <li>• your windscreen repair / replacement excess will be payable (as shown in your Schedule).</li> <li>• if you choose not to use our approved supplier, the most the insurer will pay will be £200 for replacement and £50 for repair less any excess.</li> </ul>	<b>5</b>
<b>DRIVING ABROAD</b>		
<p>You will benefit from full policy cover if you take your car abroad to any European Union country, or any other country set out in your Policy Document. You will not need a Green Card for these journeys.</p>	<p>Full policy cover is only available if your car is kept abroad for less than 90 consecutive days in any one annual period of cover. After this period, loss or damage to your car will be excluded.</p> <p>Replacement vehicles are not covered outside the UK.</p>	<b>6</b>

POLICY FEATURES AND BENEFITS	SIGNIFICANT LIMITATIONS AND EXCLUSIONS	SECTION(S)
<b>PERSONAL ACCIDENT</b>		
Up to £7,500 of cover is provided for death or accidental injury to you, your husband, wife, common law partner or civil partner whilst travelling in, or getting into or out of any car.	<p>The £7,500 limit is per person per period of policy cover.</p> <p>Cover only applies where the injury results in death, permanent loss of any limb above the wrist or ankle, or the complete and irrecoverable loss of sight in one or both eyes within 90 days of the incident.</p> <p>Cover will not be provided where the incident was as a result of a deliberate act, suicide or attempted suicide, or driving under the influence of alcohol or non-prescription drugs, or where the driver of your car is convicted of reckless or dangerous driving, or where the person is not wearing a seatbelt.</p>	<b>7</b>
<b>MEDICAL EXPENSES</b>		
Up to £200 per person is granted for medical expenses resulting from an accident while travelling in your car.	Cover will not be provided where as a result of the accident, the driver of your car is convicted of reckless or dangerous driving, or an alcohol/drugs related offence.	<b>8</b>
<b>PERSONAL BELONGINGS</b>		
Up to £150 of cover is granted for accidental damage, or damage or loss caused by fire or theft of personal belongings in your car.	Cover does not extend to loss or damage caused by theft or attempted theft if your car is left unlocked and unattended, or the keys have been left in or on your car or with a window or roof open. Any personal belongings must also be kept out of sight in the locked boot or glove compartment of your car.	<b>9</b>
<b>NO CLAIM DISCOUNT</b>		
You can obtain a discount to your premium in accordance with the scale shown in your Private Car Policy Document for every year that you remain claim free.	<p>Your No Claim Discount must meet our acceptance criteria.</p> <p>In the event of a claim, your No Claim Discount will reduce in accordance with the scale shown in the Private Car Policy Document.</p>	<b>10</b>
<b>UNINSURED LOSS PROTECTION</b>		
<p>Up to £100,000 for legal costs and expenses where the insurer, or an appointed legal expert, will seek to:</p> <ul style="list-style-type: none"> <li>obtain compensation from the person responsible if you or your passengers have been injured</li> <li>claim back other losses such as your policy excess, replacement vehicle hire costs, travelling expenses, loss of earnings or damage to personal effects.</li> </ul>	<p>Cover is only available if the claim</p> <ul style="list-style-type: none"> <li>has reasonable prospects of success, and,</li> <li>is reported to us during the period of policy cover, and as soon as possible after the accident.</li> </ul> <p>Cover is not provided for legal costs and expenses incurred before we accept a claim or without our written agreement.</p>	<b>11</b>

## Your right to cancel

You can cancel your policy at any time by notifying us. Cancellation can take effect immediately or from a later date, although it cannot be backdated to an earlier date.

If you have not made a claim, or had one made against you, you will be entitled to receive a refund of premium, including any premium paid for Top Up Miles, less:

- a charge on a proportionate basis for the period of policy cover that you have already received, or the miles you have used, whichever amount is higher; and
- Insure The Box Limited's cancellation charge as shown in their Terms and Conditions.

If you have made a claim, or had one made against you, during the current period of policy cover, you must pay the full annual premium and you will not be entitled to any refund. If the amount you owe upon cancellation exceeds the amount of any refund calculated on cancellation, we will be entitled to charge you for that amount.

We also reserve the right to cancel if there are serious grounds to do so, providing we follow the procedures defined within the Private Car Policy Document.

## Claims contact details

<p><b>Making a claim or reporting an accident:</b> If you need to make a claim, please follow these steps:</p> <ol style="list-style-type: none"> <li>1. Please call us as soon after the incident as possible.</li> <li>2. Please give us as much information about the incident as you can. We will explain what your policy covers and if you have to pay any excess.</li> <li>3. Wherever possible, speak to us before you make any arrangements for replacement or repair.</li> </ol> <p>For more details on how to make a claim please go to <a href="http://www.insurethebox.com/customer-portal/">www.insurethebox.com/customer-portal/</a> and see your Private Car Policy Document.</p>	<p><b>0333 103 0030</b></p>
<p><b>If your car is stolen:</b> The black box includes tracking technology which tracks the location of your car and can help us find your car if it is stolen.</p> <p>If your car is stolen, please tell the local police and obtain a crime reference number.</p> <p>You should then contact us. We will confirm your details, record the crime reference number and begin to monitor the location of your car, liaising with the police as appropriate.</p> <p>If your car is recovered but damaged, or not recovered at all, please contact the claims department of insurethebox and we will help you with your claim.</p>	<p><b>0333 103 0030</b></p>
<p><b>Windscreen Claims :</b> Telephone the windscreen and glass damage team.</p>	<p><b>0330 022 9449</b></p>
<p><b>Uninsured Loss Protection:</b> If you need to make an Uninsured Loss Protection claim, have your policy number to hand and telephone our claims line.</p>	<p><b>0333 103 0030</b></p>
<p><b>Intana Assist:</b> If you have a Road Rescue policy and require emergency breakdown assistance, have your policy number to hand and telephone the Intana Assist team.</p>	<p>Policy effective:            Before 1st June 2018  <b>0144 444 2137</b>            On or after 1st June 2018  <b>0120 681 2784</b></p>
<p><b>Key Protect:</b> Have your policy number to hand and telephone the Key Protect team.</p>	<p><b>0333 003 0008</b></p>
<p><b>Courtesy Car Cover Plus:</b> Have your policy number to hand and telephone our claims line.</p>	<p><b>0333 103 0030</b></p>

## If we do not provide the expected service

If you need to make a complaint about your policy, please contact us using the following details:

Address: Complaints Officer at insurethebox, PO Box 1308, Newcastle upon Tyne, NE12 2BF

Email: [complaints.service@insurethebox.com](mailto:complaints.service@insurethebox.com)

Telephone: 0333 103 0000

Please quote the policy number shown on your Schedule and explain the nature of your complaint. We will then write to you with our final decision. If you are not satisfied with the final decision regarding your complaint or you have not received the final decision within eight weeks, you can contact the Financial Ombudsman Service at:

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Telephone: 0800 023 4567 or 0300 123 9123

You must approach the Financial Ombudsman Service within 6 months of either our summary resolution or final response letter to your complaint. Please note that if you do not refer your complaint within the 6 months, the Financial Ombudsman Service will not have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

## Making a complaint about Section 11 Uninsured Loss Protection

ARAG plc is responsible for the services provided under Section 11. If a complaint arises please contact ARAG using the following contact details:

Address: Customer Relations Department, ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

Email: [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)

Telephone: 0117 917 1561 (9am – 5pm Monday to Friday, excluding bank holidays).

Should you remain dissatisfied you can pursue your complaint further with Lloyd's. Please contact Lloyd's using the following details:

Address: Policyholder and Market Assistance, Market Services, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent, ME4 4RN

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Telephone: 0207 327 5693

If Lloyd's is not able to resolve the complaint to your satisfaction then you can refer it to the Financial Ombudsman Service as explained above.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to seek and take legal action.

If you have purchased your policy online you can submit a complaint through the Online Dispute Resolution (ODR) platform. You can access the ODR website at <http://ec.europa.eu/odr>

## The Financial Services Compensation Scheme

Each insurer named in this Policy Summary is covered by the Financial Services Compensation Scheme (FSCS). If the insurer cannot meet its liabilities you may be entitled to compensation under the scheme. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk)