

keyfacts



simple cover
policy summary



policy summary.

key facts.

This is a summary of the policy and does not contain the full terms and conditions of the cover. The full terms and conditions can be found in the policy booklet. It is important that you read the policy booklet carefully.

name of the insurer / breakdown provider (where selected)

The insurer of this policy is Norwich Union Insurance Limited. Registered Address:
8 Surrey Street, Norwich, NR1 3NG.

type of insurance and cover

The Simple Cover car policy protects you and your car with Comprehensive cover

significant features and benefits

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

covers – included in your policy as standard

- Loss of or damage to your car;
- Legal Liability for death or injury to any other person, including passengers;
- Legal liability for damage to other people's property;
- Legal costs incurred with our consent, in connection with a claim against your policy;
- Replacement locks;
- Accident recovery and Simple Cover approved Repair Service.

optional covers – only included if indicated on your policy schedule

- Courtesy Car;
- Legal Services;
- Breakdown cover;
- Physiotherapy cover;
- Windscreen/window breakage;
- Foreign use;
- European Breakdown.

If you have selected any of these options, they will be itemised on your schedule and the cover details will be clarified in your policy booklet.

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breakdown cover

Breakdown cover protects your vehicle, if selected by you when requesting the quote. It comprises of Breakdown or Breakdown Plus cover, and is itemised in your policy schedule.

should you breakdown

Simply phone 0800 107 5862 or 1800 535 005 for the Republic of Ireland, 24 hours a day, 365 days a year for assistance.

Cover	Breakdown	Breakdown Plus
Roadside assistance	✓	✓
Tow to a nearby garage for you, your car and up to 7 passengers	✓	✓
Recovery to any destination for you your car and up to 7 passengers	X	✓
Recovery of your car and passengers if the driver is medically unfit to drive	X	✓
Assistance at or within a quarter mile of your home address	X	✓

- For Breakdown cover to apply the vehicle must:
 - a. Be a car registered for road use in the United Kingdom, carry no more than the number of persons recommended by the manufacturer (and for whom seats are provided) with a maximum of 8 persons including the driver;
 - b. Not be used for the purpose of private or public hire;
 - c. Not exceed (including any load carried) the following dimensions: 3,500 kg in weight and 2.3 metres in width (see Section 10 of the policy booklet);
- Breakdown cover will not extend to:
 - a. Any breakdown that occurs during the first 24 hours after joining, reinstating or upgrading cover. In these circumstances the Breakdown service will be provided free of charge, but an appropriate charge, no less than £75 plus VAT, would be made for additional services under Breakdown Plus;
 - b. Vehicles that were broken down, un-roadworthy or without a current road fund licence at the time of joining, upgrading or reinstating cover. In these circumstances we may agree to provide service (for example, if a persons safety is in jeopardy) but an appropriate charge, no less than £75 plus VAT, would be made (see Section 10).

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significant and unusual exclusions or limitations

Your policy excludes some situations. Please refer to your policy booklet Sections 1–14 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

- You are only insured to drive:
 - a. the vehicle specified on your insurance certificate;
 - b. a loaned vehicle from a garage during a service, repair or MOT, for up to seven days;
 - c. a loaned vehicle from our nominated supplier following a claim under this policy.

We will not cover you to drive any vehicle other than those shown above.

- Loss or damage arising from theft while the ignition keys of your car have been left in or on your car (see Section 1 of the policy booklet)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages (see Section 1 of the policy booklet)
- Loss of value following a repair (see Section 1 of the policy booklet)
- Confiscation or requisition or destruction by or under order of any government or public or local authority (see Section 1 of the policy booklet)
- The maximum amount that will be paid out for damage to a third party's property will be £20,000,000 (see Section 2 of the policy booklet)
- Inappropriate use - We will not pay for any accident, injury, loss or damage that occurs while your car is being used for a purpose not shown under the "Description of use" section of your certificate of insurance.

We will not pay for any accident injury, loss or damage that occurs whilst it is being driven by any person not described in your certificate of insurance as entitled to drive.

excess

This is the first part of any claim which is payable by the policyholder (see Section 1 in your policy booklet). These are detailed below:

- Policy excess – Details shown on your policy schedule;
- Young driver excesses for accidental damage claims (in addition to the policy excess);

Age 20 or under	£250
Age 21 to 24	£150

- Non-approved repairer excess:
If you choose to use a non-approved repairer an additional excess of £150 will apply;





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- Windscreen Excess.

Through a Simple Cover approved repairer	£60
Through a repairer that is not Simple Cover approved	£60 excess still applies but we will only pay any additional costs up to the value of £125. You are responsible for paying any costs over and above that amount

covers not included

This policy is designed to provide simple cover in order to minimise the overall cost to you. This policy therefore makes no provision for the following covers:

- Personal Injury;
- Medical Expenses;
- Personal belongings;
- Driving Cars other than those shown on your certificate of Insurance;
- New car replacement.

duration of policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule.

right to cancel

You have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later. A full explanation of your cancellation rights can be found in your policy booklet.

how to claim

Telephone us on 0845 603 7950*.

complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to page 43 of your policy booklet for details of the complaint procedure.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

financial services compensation scheme

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you could be entitled to compensation from this scheme,

*Calls charged at the local rate. The average call cost is 65p.





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depending on the type of insurance and the circumstances at the time. Further information about the scheme is available on the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN.

telephone taping

For our joint protection, telephone calls may be recorded and/or monitored.

Norwich Union Insurance Limited. Registered in England Number 99122. Registered Office: 8 Surrey Street, Norwich NR1 3NG.

Authorised and regulated by the Financial Services Authority.

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