

Home and Legacy Prestige Motor – Policy Summary

This is a policy summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the policy wording, a copy of which is available on request. If you take out a policy with us you will receive a full policy wording as part of your policy documents.

How long does the cover last?

The policy lasts for 12 months unless you or we choose to cancel.

What type of cover is provided by us?

Home and Legacy Prestige Motor provides motor insurance cover for households that own one or more vehicles (including high value vehicles and vehicles that are not regularly used) who wish to insure them all under a single policy.

The policy covers loss of or damage to your insured vehicle(s) following accidents, malicious damage, fire, theft or attempted theft. You will also be covered for damage to vehicles and property belonging to other people and for injuries that you cause to other people arising out of the use of your vehicle(s).

If an insured vehicle is damaged you can choose where you want the vehicle to be repaired. Whilst the vehicle is being repaired we will provide you with a courtesy car. **Full details can be found in Sections 1-19 of the policy wording.**

You may also be covered for Motor Legal Expenses and European Breakdown Assistance. **Full details about these covers can be found in Sections 20 and 21 of the policy wording.**

Who is providing the insurance?

Sections 1 – 19 is offered from a limited number of insurers whose details are shown below. The insurer applicable for your cover will be shown on your policy schedule.

Chaucer Insurance, Prospect House, Chaucer Business Park, Thanet Way, Whitstable, Kent, CT5 3FD.

Chaucer Insurance is a trading name of an authorised Lloyds syndicate managed by Chaucer Syndicates Limited which is registered in England & Wales No.184915, Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AD, United Kingdom. Chaucer Syndicates Limited is authorised and regulated by the Financial Services Authority, register number 204915.

Equity Red Star which is made up of the Lloyd's underwriters who are providing the insurance. Equity Red Star is managed by Equity Syndicate Management Limited registered in England & Wales No.426475, Registered Office: Library House, New Road, Brentwood, Essex, CM14 4GD United Kingdom. Equity Syndicate Management Limited is authorised and regulated by the Financial Services Authority, register number 204851.

Section 20 - UK Underwriting on behalf of Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. Registered No: FC008998. UK Underwriting Limited is authorised and regulated by the Financial Services Authority, Register number is 310101. Inter Partner Assistance is a branch of Inter Partner Assistance SA (IPA SA) based in Belgium and part of the worldwide AXA Group. IPA SA is authorised by the Commission Bancaire, Financiere et des Assurance (CBFA) in Belgium (their regulatory arm) and regulated by the Financial Services Authority in the UK. Their FSA Register number is 202664.

Section 21 - Europ Assistance Insurance Limited, Registered in England and Wales No. 01708613, Registered Office: Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN, United Kingdom. Europ Assistance Insurance Limited is authorised and regulated by the Financial Services Authority, register number 202846.

What happens if I take out cover and then change my mind?

The policy provides you with a 14 day reflection period, either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later, to decide whether you wish to continue for the full policy year. We will refund any premium paid except where an incident has occurred during the period of cover we have provided which may give rise to a claim, in which case the full annual premium may be payable to us. Details are shown in the full policy wording which is available on request.

What are the significant features and benefits and the key exclusions and limitations and where can I find them in the policy?

The policy wording should be referred to for full definitions and details. A specimen will be provided on request.

Significant Features and Benefits	Key Exclusions and Limitations	Policy Section
Your Liability to Others		
Cover for death or injury to any person or damage to property belonging to others whilst you are: <ul style="list-style-type: none"> • using your vehicle (including whilst towing) • driving vehicles that you do not own (if you are driving with the owner's permission). 	Unlimited cover for death or injury and £20 million for property damage (£5 million if your vehicle is a commercial vehicle or a horsebox).	Section 1 - What we will not Cover Section 2 - Driving Other Cars Section 3 - Towing
Loss or Damage to your vehicle		
Damage to your vehicle Loss or damage to your vehicle, its accessories and spare parts.	We will not cover loss or damage caused while your vehicle has been left unattended, unless the ignition key/card has been removed, or loss or damage caused intentionally by you or a member of your immediate family. Other exclusions and limits apply and these are explained fully in your policy.	Sections 8,9,11,12,17 & 18, the general exclusions and some endorsements.
Settlement of Claims New cars up to a year old will be replaced if they were first registered in the UK and you have been the only keeper.	Cover is limited to the market value of your vehicle (unless we agree a value with you when you start your insurance).	Section 8 - What we will cover.
Salvage Retention Option to retain salvage if the cost of repair is the same as or exceeds the market value.	If you retain the salvage we will pay you 70% of the market value (or value we agreed with you when you started your cover) for your vehicle in cash.	Section 8 - How we will settle your claim.
Excess for young or inexperienced drivers in addition to the excess shown on your schedule: Payable in addition to any other excess shown on your schedule.	<ul style="list-style-type: none"> • Under 21 years of age £500 • 21 to 24 years of age £300 • UK driving licence held under 12 months £500 	Section 8 – Excess under How we will settle your claim.
Temporary Replacement Car We will provide a temporary replacement car whilst your own vehicle is being repaired following an insured incident. The replacement car may not be the same size, type or value as the vehicle that is being repaired.	Until the repairs to your vehicle have been completed or up to 14 days in the event of a total loss or if your vehicle is stolen and not recovered.	Section 10

Significant Features and Benefits	Key Exclusions and Limitations	Policy Section
Audio, Entertainment, Communication, Navigation Equipment		
Up to the market value for loss of or damage to equipment permanently fitted to your vehicle at the time of manufacture. Up to £750 for all other permanently fitted equipment.	Excludes portable satellite navigation equipment and phones. You will not have to pay an excess under this section.	Section 11
Glass		
The cost of repairing or replacing a broken windscreen, window glass or any sunroof in your vehicle.	The Excess that applies for glass replacement that will be shown on your schedule. If you do not use the Home and Legacy Helpline there will be a £150 limit for glass replacement and for repair you will have to pay the glass excess.	Your Schedule Section 17.
Foreign Use		
The same cover as we provide in the UK is also provided whilst you are driving abroad.	Cover only applies whilst driving in countries within the territorial limits as stated in the policy – but it may be possible to extend cover if you ask us. Limited to a maximum of 90 days for any one period of insurance. You must notify us each time you travel.	Section 18 Also refer to the 'Definitions' for details of the territorial limits that apply.
No Claim Discount Protection		
You may pay an extra premium to protect your No Claim Discount from being reduced following a claim.	No more than two claims in any five successive periods of insurance will be allowed.	Section 19
Motor Legal Expenses		
Cover is included to help to recover uninsured losses or to pursue an injury claim if an incident occurs where you are not at fault.	Up to a maximum of £100,000. Claims will not be dealt with if there is not a reasonable chance of success.	Section 20 (a) Section 20 – Conditions
European Emergency Breakdown (if you choose to include this cover)		
Assistance at home and at the roadside anywhere within the territorial limits if your vehicle breaks down. The recovery of your vehicle. Transporting you and your passengers home or to your intended destination; or 48 hour car hire; or the cost of a nights accommodation.	Limited to 60 minutes assistance. £400 limit for car hire (£600 outside the UK); or up to £75 per person for accommodation (Maximum of £600 per incident) or up to £100 per person (maximum £800 per incident) outside the UK.	Section 21

How do I make a claim?

If you wish to make a claim or report an incident which might result in a claim under any Section of the Policy, please contact your insurance intermediary (if you have one) or call the Home and Legacy Helpline* which is staffed 24 hours a day 7 days a week, 365 days a year. The Home and Legacy Helpline* can be contacted on:

Phone: 0845 077 0810 (for calls made inside the UK)

Phone: 0044 1925 428193 (for calls made outside of the UK)

*The Home and Legacy Helpline is provided by LawShield UK Ltd, registered in England & Wales No 3360532, Registered Office: LawShield House, 850 Ibis Court, Centre Park, Warrington, WA1 1RL United Kingdom. Lawshield UK Ltd is authorised and regulated by the Financial Services Authority, register number 306793.

How do I make a complaint?

Should you wish to make a complaint please contact:

The Customer Satisfaction Manager,
Home and Legacy Insurance Services Limited,
500 Avebury Boulevard,
Milton Keynes, MK9 2LA

Tel: 0844 893 8360

Fax: 0844 893 8386

Full details of our complaints procedure can be found in the policy wording.

The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within eight weeks from you first raising it with us or you remain dissatisfied after receiving our final response letter, you can ask FOS to formally intervene. You must contact FOS within 6 months of our final response. The FOS details are:

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

Phone: **08000 234 567** free from a "fixed line" (for example, a landline at home) or **0300 123 9 123** free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Would I receive compensation if insurers were unable to meet their liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme if any of the insurers that provide your cover is unable to meet its liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by contacting FSCS on 020 7892 7300.

This policy summary can be made available in large print, audio or Braille.

Please contact Home & Legacy on 0844 893 8360 who will be pleased to organise an alternative for you.

Please note that calls may be recorded for our joint protection training and/or monitoring purposes.