

## Home & Legacy Premier Motor – Policy Summary

This is a policy summary only and does not contain the full terms and conditions of the cover, which can be found in the policy wording.

If you take out a policy with us you will receive a full policy wording as part of your policy documentation. It is important that you read the policy documentation when you receive it.

### Who is the insurer?

The insurers of this policy are:

#### Sections 1 – 19

Aviva Insurance Limited, Registered in Scotland No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH, United Kingdom. Aviva Insurance Limited is authorised and regulated by the Financial Services Authority, register number 202153.

#### Section 20

UK General Insurance Limited on behalf of Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR. Registered No. FC008998. UK General Insurance Limited is authorised and regulated by the Financial Services Authority, register number 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 l'Autorité des Services et Marchés Financiers 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 Holding Irish Branch, 13 - 17 Dawson Street, Dublin 2, Ireland. Europ Assistance Holding Irish Branch is authorised and regulated by the Financial Services Authority, register number 311883.

### What is Home & Legacy Premier Motor?

Home & Legacy Premier Motor provides motor insurance cover for one or more vehicles (including prestige and high value vehicles and vehicles that are not regularly used) under a single policy.

The policy covers loss of or damage to an 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, whilst the vehicle is being repaired we will pay for the cost of a courtesy or hire car.

**Full details can be found in Section 1 of the policy wording.**

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

**You will not be covered for any accident, injury, loss or damage that occurs while your vehicle is being used for a purpose not shown on your certificate of motor insurance, or while it is being driven by any person not described in your certificate of motor insurance as entitled to drive.**

## 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 copy will be provided on request.

Significant Features and Benefits	Key Exclusions and Limitations	Policy Section
<b>Loss of or damage to your car</b>		
<p>The policy includes cover for your car if it is lost, stolen or damaged. Accessories and spare parts are also covered whilst in or on your car or in your garage.</p> <p><b>Settlement of Claims</b></p> <p>If a car insured which you purchased as new is damaged, or stolen and not recovered, it will be replaced with a new car of the same make, model and specification (subject to availability within the UK) for up to 24 months after your purchase.</p> <p><b>Hire Car</b></p> <p>Whilst your car is being repaired following insured loss or damage a Mercedes C Class hire car or equivalent will be provided. Alternatively a replacement hire car which is as similar to your car as is reasonably possible will be provided.</p> <p><b>Glass</b></p> <p>The cost of repairing or replacing a broken windscreen, window glass or any sunroof in your car is covered.</p>	<p>There is no cover for loss or damage arising from theft if the ignition keys have been left in or on your car.</p> <p>You are responsible for the policy excess as shown on your schedule. An excess over and above the excess shown on the schedule will also apply for young drivers:</p> <ul style="list-style-type: none"> <li>• Aged 20 or under – £250</li> <li>• Aged 21 to 24 – £150</li> </ul> <p>For damaged cars the cost of repairing must be more than 60% of the car's list price (including car tax and VAT) when it was purchased by you.</p> <p>The hire car will be provided until the repairs to your car have been completed.</p> <p>You will have to pay the first £100 of the cost of glass replacement; but this excess will not apply when the glass is repaired rather than replaced.</p>	<b>Section 1</b>
<b>Your Liability to others</b>		
Cover is provided for your legal liability for death or injury to any other person including passengers and legal liability for damage to other people's property.	Cover is unlimited for death or injury claims but a £20 million limit applies for property damage.	<b>Section 2</b>
<b>Injury to you or to your partner</b>		
Personal injury benefits for you and your spouse/domestic partner for death or loss of limbs/sight are covered.	The limit for any one person after any accident is £15,000; or £30,000 during any one period of insurance.	<b>Section 3</b>
<b>Medical expenses</b>		
Medical expenses are covered for anyone who is injured in your car involved in an accident.	The limit for any one person is £500 (including a maximum amount of £400 per person for treatment from a chartered physiotherapist appointed by us to help recovery).	<b>Section 4</b>

Significant Features and Benefits	Key Exclusions and Limitations	Policy Section
<b>Continental Use</b>		
The same cover as we provide in the UK is also provided whilst you are driving abroad in most European countries.	Cover only applies whilst driving in countries that are within the territorial limits as stated in the policy.  Limited to a maximum of three months for any single trip.	<b>Section 13</b> Also refer to the 'Definitions' for details of the territorial limits that apply.
<b>Motor Legal Expenses</b>		
Cover 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.	<b>Section 20 (a)</b> Conditions that apply to Section 20.
<b>European Breakdown cover</b>		
Cover for: <ul style="list-style-type: none"> <li>Assistance at home and at the roadside anywhere within the territorial limits stated in the policy wording definitions if your car breaks down</li> <li>The recovery of your car</li> <li>Transporting you and your passengers home or to your intended destination; or 48 hours car hire; or the cost of a night's accommodation.</li> </ul>	Limited to one hour's labour.  There is a £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.	<b>Section 21</b> Also refer to the 'Definitions' for details of the territorial limits that apply.

### How long does the cover last?

The policy lasts for 12 months from the date of commencement or renewal or for the period of insurance shown on the insurance schedule, as long as you continue to pay your premium, or unless you or we choose to cancel.

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

If you decide not to proceed, you have a statutory right to cancel within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

If you wish to cancel and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period you have received cover.

### Cancelling cover after the initial period of reflection

You continue to have the right to cancel your policy at any time during its term. If you do so, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period for which you received cover.

### **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 or call the Home & Legacy Helpline\* which is staffed 24 hours a day, 7 days a week, 365 days a year. The Home & 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 & 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?**

We hope that you will be happy with the service provided. However, if for any reason you are dissatisfied in the first instance please contact:

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

Alternatively phone: 0844 893 8360.

Please note that if the complaint relates to the service provided by your intermediary or where we are required to investigate the details will be re-directed by Home & Legacy.

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service who offers a free independent service for resolving disputes about most financial matters. The Financial Ombudsman Service can be contacted at:

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

Tel: 08000 234 567 - free for people phoning from a "fixed line" (for example, a landline at home)

Tel: 0300 123 9 123 - free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Email: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

Full details of our complaints procedure may be found in your policy documentation.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

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

The insurers are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if your insurers cannot meet their obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the compensation scheme is available from the FSCS.

The FSCS can be contacted at:

Financial Services Compensation Scheme  
7th floor, Lloyds Chambers  
Portsoken Street  
London E1 8BN.

Tel: 0800 678 1100 or 0207 741 4100

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

**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.**