

Policy Summary for Motor Insurance

ABOUT THIS INSURANCE

Please note that this is a policy summary only and does not contain the full terms and conditions of the contract.

Full terms and conditions can be found in the policy wording.

INSURER

Haven Insurance Company Ltd

TYPE OF INSURANCE AND COVER

Haven Insurance Company Ltd provides the following cover:

Private Hire cover used for the carriage of passengers or goods by pre arranged appointment.

Public Hire cover used for the carriage of passengers or goods for hire or reward.

Private Car cover used for social, domestic and pleasure purposes, and business use – if agreed

Commercial vehicle cover used for the carriage/delivery of your own goods or goods for others if agreed

Executive hire cover used for the carriage of passengers by pre arranged appointment

The Certificate of Motor Insurance issued to you will show the use specifically agreed for your vehicle.

The cover offered is Comprehensive, Third Party Fire & Theft & Third Party Only as selected by you when requesting the quotation.

SIGNIFICANT FEATURES & BENEFITS

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to other people, including passengers	Included	Included	Included
Legal liability for damage to other people's property (up to £20,000,000)	Included	Included	Included
Damage to your vehicle- 1) Accidental damage, vandalism & malicious damage	Included	Excluded	Excluded
2) Fire, Lightning, self-ignition and explosion	Included	Included	Excluded
3) Theft or attempted Theft or taking the vehicle away without permission	Included	Included	Excluded
Windscreen repair / replacement (unless stated on the policy schedule)	Excluded	Excluded	Excluded

Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight up to age 69	Up to £5000	Excluded	Excluded
Foreign use	Included – refer to the foreign use section of your policy	Included – refer to the foreign use section of your policy	Included – refer to the foreign use section of your policy
Driving Other Vehicles	Excluded	Excluded	Excluded

SIGNIFICANT OR UNUSUAL EXCLUSIONS

Your insurance does not cover the following –

Any liability, loss or damage while any vehicle covered by this insurance is being-

- ❖ Driven by any other person other than as described under the effective Certificate of Insurance or used for a purpose not permitted by the Certificate.
- ❖ Driven by anyone (including you) who to your knowledge does not have a licence issued by the DVLA to drive your vehicle, has never held a licence or is disqualified from driving
- ❖ Loss or damage to your vehicle arising from theft whilst the ignition keys of your vehicle have been left in or on your vehicle or where the car has not been properly locked/secured.
- ❖ Wear & Tear, mechanical or electrical breakdown and failures or breakages.
- ❖ Damages to your tyres, unless caused by an accident to your vehicle
- ❖ Loss or damage to your vehicle by someone who obtained it by fraud or deception

Please note, you must pay an amount called the policy “excess” towards any claim you make. If the excess is shown against a named driver in the schedule this will be the total excess that applies to each and every incident of loss or damage while the vehicle is being driven by or in possession of that person. Please refer to your policy for full details.

CANCELLATION RIGHTS

We hope you are happy with the cover provided. However, you have the right to cancel your insurance policy, **within** 14 days of inception/renewal date or the date of receiving the policy (which ever is the later). You do not need to give a reason for cancellation and as long as the vehicle has not been written off as a result of a claim under the insurance, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled, subject to a minimum charge of £25.00 plus Insurance Premium Tax (IPT).

To exercise your right to cancel, you must return your Certificate of Insurance/cover note to your insurance advisor within the time stipulated above, along with written advices that you wish to exercise your right to cancel. **Please note, policies of 30 days or less are exempt from the above cancellation rights.**

CANCELLATION

Thereafter, you may cancel your annual policy at any time by returning your Certificate of Insurance to your insurance advisor and we will calculate the refund which you are entitled to with the scale below subject to no claim having occurred in the current period of insurance.

For 12 month policies							
Length Of time you had the insurance*	1mth	2mth	3mth	4mth	6mth	8mth	8mth+
Percentage of Premium refunded	75%	65%	50%	40%	25%	10%	NIL

* Not exceeding

For other policy periods of 30 days or less there is no refund of premium if a policy is cancelled.

HOW TO CLAIM

It is a condition of your policy that after any loss, damage or accident full details of the incident are reported to our claims representatives:

Prospect Legal Ltd. Retreat Offices, London Road, Polhill, Sevenoaks, Kent TN14 7AA as soon as reasonably possible or by telephoning them on 0845-0927000. Please quote your insurance policy number. **It is a condition of your policy that any increased costs resulting from your delay in reporting any incident to us will be your responsibility.**

WINDSCREEN / GLASS COVER is not included on short term policies ie. Weekly & Monthly
If you are covered for windscreen/glass claims, the authorized repairer is National Windscreens. If they are not used, the most Haven Insurance will pay towards a claim is £50.

COMPLAINTS

We aim to provide a first-class service. However, should you have any cause for complaint please contact your broker who administers the insurance on your behalf. However, if you are still not happy with the way the matter is dealt with, please write to the Chief Executive of Haven Insurance Company Ltd, Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

If after having made your complaint you are still unhappy you may be able to refer your complaint to the Financial Services Ombudsman Scheme, 183 Marsh Wall, London, E14 9SR .

These procedures do not affect your right to take legal action if necessary.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If your insurer is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS.

Claims for compulsory insurance are protected in full (e.g. third party motor).

For non-compulsory insurance, claims against firms declared in default on or after 1st January 2010 is 90% of the claim with no upper limit.

You can get further information from the Financial Services Compensation Scheme at:
<http://www.fscs.org.uk/contact-us/>

LAW APPLYING TO THIS INSURANCE

Unless we have agreed otherwise with you, English law will apply to this insurance.