

PLEASE RETAIN THIS DOCUMENT FOR FUTURE REFERENCE

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 our Policy Document. This Policy Summary does not form part of the Policy Document.

Policy underwritten by: Midas Underwriting Ltd on behalf of KGM Motor Insurance.

You may need to review and update your cover periodically during the term of your policy to ensure that it remains adequate.

SUMMARY OF COVER – 12 MONTH CONTRACT	POLICY SECTION	COMPREHENSIVE COVER ONLY
Unlimited indemnity in respect of any claims by a third party for personal injury	1	Yes
£20,000,000 indemnity in respect of any claims by a third party for property damage	1	Yes
Legal defence costs with our written consent	1	Yes
Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism	2	Yes
Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft	2	Yes
Audio cover included for equipment permanently fitted to your vehicle – If the equipment is not part of the of the manufacturer's original specification the maximum we will pay is 10% of the vehicle's market value up to a maximum limit of £500.	2	Yes
Satellite Navigation cover included for equipment permanently fitted to your vehicle – If the equipment is not part of the of the manufacturer's original specification the maximum we will pay is £500.	2	Yes
Windscreen/Glass – cover is unlimited provided our approved supplier is used and is subject to a standard compulsory windscreen excess per claim. If our approved supplier is not used then a higher windscreen excess will apply and cover will be restricted to a maximum of £100 after your excess is deducted. Please refer to your policy which will show the windscreen excess that will apply	3	Yes
Personal belongings cover up to £100 and Child Seat cover up to £100	4	Yes
Replacement keys and locks cover up to £300	5	Yes
Medical Expenses cover up to £200 per person	6	Yes
Personal Accident cover up to £2,000 (see our Policy Document for further details)	7	Yes
Foreign travel – the minimum cover required by law is provided in any EU country. Full policy cover can be provided free of charge for up to 90 days per period of insurance for EU countries subject to certain terms and conditions	8	Yes
No Claim Bonus	9	Yes

Driving

Named and approved drivers only subject to Underwriters' approval.

Vehicle Use

The standard use is Social, Domestic and Pleasure purposes including commuting. Business use can be included subject to certain terms and conditions.

Please note this insurance does not cover any form of hiring, racing, pacemaking, speed testing or competitions, performance testing, use on any race track or test circuit, use on any off-road course or ground, the carriage of goods or passengers for hire or reward, or any purpose in connection with the motor trade.

No Claim Bonus

If a claim has not been made during the current period of insurance then you will be awarded a discount on your renewal premium for the next period of insurance. If a claim has been made during the current period of insurance, we will reduce your no claim bonus entitlement in accordance with the current scale contained in our policy booklet.

Protected No Claim Bonus

This is available subject to certain terms and conditions if you have earned five or more years No Claim Bonus (an additional premium is applicable). Your existing No Claim Bonus entitlement will be protected provided there are no more than two claims in any four consecutive years that would have affected the bonus entitlement.

Mid-Term Adjustments

If you make a permanent change to your policy during the current period of insurance, we will charge you a fee to cover our administration costs. Please refer to our Policy Document for further details.

Cooling-Off Period – Your Right of Cancellation

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed. This 14 day period will commence from either the inception date of the contract or the date on which you receive the full terms and conditions of the contract, whichever is later. Provided a claim has not been made, a pro-rata charge will be made for the cover we have provided. Further information regarding the procedure for cancelling your policy is contained in our Policy Document.

Policy Cancellation

You may cancel the policy at any time either by returning the current Certificate of Insurance or by submitting an Electronic Declaration Form confirming surrender of this document to us or your Broker (please see our Policy Document for further information). The cancellation will take effect on the date we receive either document and, provided a claim has not been made a pro-rata return of premium will be given less our fee of £25.00.

Where a claim has occurred, no refund of premium will be allowed if the policy is cancelled.

Significant Exclusions

The following is a brief list of significant exclusions and is not the full list. This insurance does not cover you for:

- Any compulsory or voluntary policy excess which applies as shown in the policy schedule (Section 2 & 3 Exclusions);
- Wear and tear, depreciation and any mechanical or electrical failures or breakages (Section 2 Exclusions);
- Loss or damage to your vehicle if it is taken or driven by a spouse or civil partner, partner, boyfriend or girlfriend, employee or ex-employee, member of the family or household of a permitted driver unless they are named on and driving in accordance with, your Certificate of Insurance and with your permission (Section 2 Exclusions);
- Loss or damage from fraud, trickery or deception e.g. someone claiming to be a buyer, a buying or selling agent or by accepting a form of payment a bank or building society will not authorise (Section 2 Exclusions);
- Loss or damage to your vehicle if it has been left un-locked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows or sunroof open or if reasonable precautions have not been taken to protect it (Section 2 Exclusions);
- Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage (Section 2 Exclusions);
- Costs which exceed the market value of your vehicle or the value declared on your policy schedule if the market value is more (Section 2 Exclusions);
- Loss or damage caused by acts of war, riot, earthquake or terrorism (General Exclusions Section).

Claims

In the event of a claim please call our claims notification line on **03301235748**

Complaints Procedure

If you want to make a complaint about any aspect of your insurance policy, in the first instance please contact:

Complaints
KGM Motor Insurance,
KGM House, 14 Eastwood Close,
London, E18 1RZ
Tel: 020 8530 7351
Fax: 020 8530 7037

In the event that you remain dissatisfied, you can refer your complaint to the Complaints Team at Lloyd's. Please contact:

The Complaints Team
Lloyd's
One Lime Street
London, EC3M 7HA
Tel: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

Complaints that cannot be resolved by the Complaints Team at Lloyd's may be referred to:

The Financial Ombudsman Service
Exchange Harbour
London, E14 9SR
Tel: 0800 023 4 567
E-mail: complaint.info@financial-ombudsman.org.uk

Further details will be provided at the appropriate stage of the complaint process. The complaints procedure is without prejudice to your rights to take legal proceedings.

Financial Services Compensation Scheme

In the event that KGM Motor Insurance is unable to meet its liabilities and pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the scheme is available on the FSCS website at www.fscs.org.uk.