

Please note that this is a policy summary only and does not describe all the terms and conditions of your policy with Mulsanne Insurance Company Limited. For full details please take time to read the policy document to make sure you understand the cover it provides. You may also ask your insurance intermediary for further details.

**Your policy is underwritten by Midas Underwriting Limited on behalf of Mulsanne Insurance Company Limited.** Mulsanne Insurance Company Limited is a private company limited by shares incorporated in Gibraltar and registered with the Registrar of Companies under company number 101673 with its registered office at PO Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar and licensed by the Gibraltar Financial Services Commission to carry on insurance business under the Financial Services (Insurance Companies) Act 1987.

Details about the extent of our and your insurance intermediary's authorisation and regulation by the Financial Conduct Authority can be checked on the Financial Conduct Authority's Register by visiting the Financial Conduct Authority's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768 (freephone) or 0300 500 8082.

Mulsanne Insurance Company Limited are also members of the Association of British Insurers (ABI), the Financial Ombudsman Service (FOS) and the Financial Services Compensation Scheme (FSCS).

### MAINTAINING ADEQUATE COVER

You need to inform us of any changes in your activities and circumstances, so that, in the event of a claim, you still have adequate and valid insurance cover.

SUMMARY OF COVER – 12 MONTH CONTRACT	POLICY SECTION	COMP	TPFT	TPO
Unlimited indemnity in respect of any claims by a third party for personal injury	1	YES	YES	YES
£20,000,000 indemnity in respect of any claims by a third party for property damage	1	YES	YES	YES
Legal defence costs with our written consent	1	YES	YES	YES
Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism	2	YES	NO	NO
Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft	2	YES	YES	NO
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	YES	NO
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	YES	NO
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	NO	NO
Personal belongings cover up to £100 and Child Seat cover up to £100	4	YES	NO	NO
Replacement keys and locks cover up to £500	5	YES	YES	NO
Medical Expenses cover up to £200 per person	6	YES	NO	NO
Personal Accident cover up to £2,000 (see our Policy Document for further details)	7	YES	NO	NO
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	YES	YES
No Claim Bonus	9	YES	YES	YES
Temporary Additional Vehicle	10	YES	NO	NO
Car Sharing	11	YES	YES	YES

### Driving

Named and approved drivers only subject to Underwriters' approval.

### Vehicle Use

The standard use is Social, Domestic and Pleasure purposes excluding commuting. Commuting and business use can be included subject to certain terms and conditions. Please note this insurance does not cover any form of hiring, racing, pace making, 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 three consecutive policy 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, Midas Underwriting Ltd will charge you a fee of £15 to cover our administration costs. Please refer to our Policy Document for further details.

### **Cooling-Off Period – Your Right of Cancellation**

#### **Cancellation**

To effect cancellation of your policy, you should contact your insurance intermediary.

#### Cancellation by you during the cooling-off period

This insurance provides you with a cooling-off period to decide whether you wish to continue with the full policy. The cooling-off period is for 14 days from the date you receive your policy documentation.

If a period of less than 14 days has elapsed since you received your policy documentation, and you have not made a total loss claim, you have the right to cancel the policy and receive a refund of the premium you have paid:

- If at the date of cancellation your policy has not yet commenced, you will receive a full refund of the premium you have paid from us; or
- If your policy has already commenced, you will receive a refund of premium from us, equivalent to the unexpired period of cover on a pro rata basis.

#### Cancellation by you – after the cooling-off period

You may cancel this policy by contacting your insurance intermediary. Providing there have been no claims or incidents likely to give rise to a claim in the current period of insurance, with the exception of claims for glass or non-fault claims where any outlay has been fully recovered, we will refund the premium relating to any unused portion of cover within the current period of insurance via your insurance intermediary. Midas Underwriting Ltd will charge an administration fee of £25.

**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 telephone 0344 573 1229. For windscreen claims, telephone the Windscreen Helpline FREEPHONE 0800 032 3522.

### **Complaints Procedure**

We, the insurer and your insurance intermediary aim to provide you with a prompt and efficient service at all times but on occasions this may not be possible and we/they may fall short of your expectations. If we/they have not provided you with a prompt and efficient service and you wish to complain, please contact your insurance intermediary who sold you the policy.

If your complaint is in relation to the way in which your insurance was sold, or relates to the service provided by your insurance intermediary, your insurance intermediary will deal with your complaint.

However, if you are dissatisfied with the service we have provided please write to the Operations Manager, Mulsanne Insurance Company Limited C/o The A&A Group Ltd, Garrick House, 161 High Street, Hampton Hill, Middlesex, TW12 1NG, quoting your policy number or claim number and give us full details of your complaint.

Alternatively, you may e-mail your complaint to [info@mulsanneinsurance.com](mailto:info@mulsanneinsurance.com) or contact the office on 0344 573 1241.

We, the insurer or your insurance intermediary will investigate your complaint and issue a final response letter.

If you are unhappy with the final response and you are an eligible complainant (an individual consumer or a micro-enterprise or a charity or trustee of a trust under a certain size) you may wish to contact the Financial Ombudsman Service. They offer a free and independent service for resolving disputes about most financial matters and you have six months from the date of the final response letter to contact them. Please note that the Financial Ombudsman Service will not adjudicate your complaint until you have received a final response letter or eight weeks has passed since you notified us/the insurer/your insurance intermediary of your complaint.

Their contact details are:

- Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Phone: 0800 023 4567 or 0300 123 9 123

The Financial Ombudsman Service decision is binding on us, the insurer and your insurance intermediary but not you. The complaints procedure set out above does not affect your right to take legal action against us, the insurer or your insurance intermediary.

### **Financial Services Compensation Scheme**

Mulsanne Insurance Company Limited is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they cannot meet their liabilities under this policy.

Further information about the scheme is available on the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to:

- Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers Portsoken Street London E1 8BN.