



, thank you for insuring your with Dial Direct.

You are insured until

Your policy number:

You will need this number if you contact us

Thank you for choosing your Van Insurance with Dial Direct, please take time to read the enclosed information and if you have any queries, please contact us.

It is important that the information you provide throughout the quote and duration of the policy is accurate. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null & void and treated as if it never existed.

This policy and other associated documentation is also available in large print, audio, coloured paper and braille. If you require any of these formats please contact us.

In the meantime here's what you need to do now...

Check your documents

- Statement of Insurance
- Motor Policy Wording
- Schedule of Insurance
- Important Information about Our Insurance Intermediary Services
- Policy Wording for - No Claims Discount Protection, Motor Legal Protection, Courtesy Van and RAC Breakdown Cover

If any of the items above are missing or incorrect, please call **0344 412 2139**.

Proof of your no claims discount

We do not need proof of your no claims discount. However, you should keep a copy of your last renewal notice, proof of no claims discount or letters showing your proof amount from your previous insurer, as we may ask to see it in the future.

Review benefits of your policy

- Emergency UK claims helpline - 24 hours a day, 7 days a week
- 30 days European Union cover included as standard
- Cover for injury to or death of other people
- No Claims Discount Protection
- RAC Breakdown Assistance - EU and UK roadside, recovery, at home and onward travel
- Courtesy van for up to 7 days
- Windscreen cover
- Emergency treatment for injuries as a result of an accident
- Motor Legal Protection



Call if you'd like to upgrade, change your details, or need help

24 Hour UK claims helpline

24 hours a day, 7 days a week. You will need your policy number and the policyholder's name and address.

0344 412 2144

Windscreen repairs

24 hours a day, 7 days a week.

0330 018 3243

Customer services

Mon to Fri 8am-8pm,
Sat 8am-6pm,
Sun 10am-4pm.

0344 412 2139

RAC Breakdown Assistance

24 hours a day, 7 days a week.

0330 332 8471

Visit us online at www.dialdirect.co.uk
to register and log into your Self Service Centre

➔ **Welcome Pack Contents**

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Policy Payment Arrangement

If any details are incorrect please call our Customer Services team on **0344 412 2139**.

The cost of your policy

Total cash price of your policy (All prices include Insurance Premium Tax and VAT (where applicable) at the appropriate rate)

Your price has been calculated by 'Us', which includes the cost of your cover from the underwriter selected from our panel.

(*'We/Us/Our'* - BISL Limited. Authorised and regulated by the Financial Conduct Authority)

How we have calculated the cost of your policy

Your vehicle insurance	
Intermediary Services Fee	£40.00
NCD Protection	
Motor Legal Protection	
Breakdown Cover	
Total cash price of your policy (as shown above)	
Total amount payable	

Insurance Premium Tax and VAT have been included at the appropriate rate. These are the only taxes that are applicable on your price. Where applicable a VAT receipt is available on request.

For information on any fees or charges that may be included in this price, please refer to the Important Information About Our Insurance Intermediary Services section of your documents.

Your Payments

Amount you've paid to date from the debit card shown below

Account details

Account number *****

Name of account

Sort code

Continuous Payment Authority

To help ensure that your insurance cover continues uninterrupted, we will, where possible, take any future payments which become due (such as at renewal or where amendments are made to the policy) by using the Continuous Payment Authority you have set up with us. We will notify you prior to any payments being deducted and you can cancel the Continuous Payment Authority at any time by contacting us. Please see the Important Information section for more details.

Refunds

We will pay any refund due to the bank account or credit/debit card we hold on file. The minimum amount we will refund is £1, refunds less than £1 will not be given.

Important Information about Our Insurance Intermediary Services

Your contract with BISL Limited ('We/Us/Our')

BISL Limited is an insurance intermediary and you will enter into two separate contracts when you take out an insurance policy through Us. The first contract is with Us and sets out the terms and conditions under which We will arrange and administer your insurance policy on your behalf and any fee(s) that We shall charge you for providing Our insurance intermediary services. Use this information to decide if Our services are right for you.

You will also enter into a separate contract with the insurer for providing your insurance. Details of the premium charged and the terms and conditions relevant to the insurance policy are set out in your Welcome Pack. When you purchase additional products or pay for your policy by instalments using a fixed sum loan agreement, you will enter into further contracts with each insurer, supplier or credit provider for these services. Together the Intermediary Services Fee and insurer premium will form the cost of the insurance.

Client Money

We act as agent for the insurer for the collection and payment of your premiums including any additional insurance products you purchase from us. This means that premiums are treated as being received by the insurer when they are received by us. Any premium refund is treated as received by you when it is actually paid to you. We will not pay you the amount of any interest that we earn from investing your money before paying it to your insurer.

Your demands and needs

The policy is designed to meet the demands and needs of customers who wish to insure their motor vehicle against the risk that they have selected to cover. For example third party risks only, third party fire and theft or comprehensive cover, as well as any additional services chosen. We have not provided advice on whether the policy is suitable for your needs or made any recommendations.

Your additional products and services:

- No claims discount protection
- Motor Legal Protection
- RAC Breakdown Cover

We offer products from a range of insurers for vehicle insurance. We only offer products from a single insurer or supplier for:

No claims discount protection, arranged & administered by BISL Ltd
Motor Legal Protection, underwritten by RAC Insurance Ltd
RAC Breakdown Cover

What Insurance Intermediary Services will We provide?

Our insurance intermediary services We provide to you on your behalf include:

- We will arrange your vehicle insurance by selecting a range of prices from Our panel of insurers that We can offer, We will arrange your cover with the insurer based on your requirements, We will deal with your payment and provide you with the details and documentation relating to your policy.
- Deal with your requests for adjustments you have to make to your policy, such as changes to the cover required, the use and/or vehicle insured. We will notify the insurer, deal with any amendments of risk or adjustments of premium required and provide you with confirmation of any changes to your policy. We may arrange cover with an alternative insurer if the amendments to your policy are not acceptable to your original insurer.
- We will also arrange the cancellation of your policy at your request,

notify the insurer, deal with any refunds of premium, confirm the changes to your policy and arrange for the return of documents.

- Deal with your requests for any duplicate or replacement documentation relating to your policy and/or additional products.
- We will arrange optional additional add-on products where you consider these products meet your needs.
- We will provide optional additional intermediary services, such as arranging No claims discount protection (NCDP) with your insurer. In the event NCDP is selected you will be provided with a separate contract setting out the terms and conditions upon which it is arranged and administered and priced.
- We will also arrange the renewal of your insurance and additional products based on your requirements (see Automatic Renewal section).

Our fees and charges for providing Our insurance intermediary services to you

We will charge you the following fees where applicable for Our services:

Intermediary services fee

Included in the total cost of your policy is a fee of £40.00 that We charge you for the separate intermediary services We provide in arranging, servicing and renewing your Van insurance policy. This fee does not relate to any of the additional products We may have arranged for you. If you cancel your policy after 14 days this fee will be non-refundable.

Arrangement fee

If either you or We cancel within 14 days of receiving your policy documentation We will charge you a fee of £30 plus the cost for the amount of time you have been covered unless you have made a total loss claim in which case no refund will be given and all premiums will be due.

Cancellation fee

If either you or We cancel more than 14 days after receiving your policy documentation We will charge you a fee of £45 plus the cost for the period of cover you have benefitted from.

This is providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund will be given and all premiums will be due.

If you cancel the additional products taken out with your policy, but not the main policy within 14 days of receiving your policy documentation, you will pay for time on cover only. After this time, no refund will be given. If you cancel the main policy then any additional products taken out will also be cancelled.

If upon investigation we find that you are no longer eligible for an add-on product, a refund will be provided on a pro-rata basis.

We have provided you with information on how to cancel your policy in the cancellation section of your Motor Policy Wording, Section 12. This clearly sets out Our approach to providing you with a refund of premium for your time on cover.

We will pay any refund due to the bank account or credit/debit card We hold on file. The minimum amount We will refund is £1, refunds less than £1 will not be given.

Amendment fee

If you, or we, make changes to your policy at any time, an amendment fee of £25 may be charged and the cost of your policy may increase. It is important to check the information you have provided is correct as charges may be applied. We have provided you with a list of examples of the things that We need to know about in Section C of your Motor insurance policy wording.

Failed payment fee

If you fail to make a payment We will charge you a fee of £20.

Changes in Terms & Conditions

We are entitled to change any of the fees or terms and conditions of this contract between you and Us, (i) with 30 days notice during the term of the policy if required by law or regulatory authorities, or (ii) at renewal.

Continuous Payment Authority

When you pay by credit or debit card We will set up a Continuous Payment Authority (CPA). This allows Us to take your payments automatically when they are due, including for any amendments you make and future renewals. This means you don't have to provide new details for each payment and ensures your insurance continues uninterrupted. We will always inform the policyholder of any payments that are due to be taken. We reserve for payments with your bank 2 working days prior to a payment due date and can attempt collection up to 3 times within this 2-day window. We won't attempt any further reservations past the payment due date. If We're unable to collect a payment at any point, We will contact the policyholder. Failed payments could result in a fee. If applicable, please see the 'Failed payment fee' section above for details of the fee. The policy may be cancelled if We don't receive payments that are due. You can cancel the CPA by contacting Us at any time.

Automatic renewal

Prior to renewal, We will use the details you've given Us to provide you with a renewal price. We will contact you before the end of your policy explaining what you need to do. We may automatically renew the policy where We are able to, using the payment method that you have provided Us with **** in order to ensure you remain continuously covered. Please note, if you don't advise Us that you don't want your policy to renew by the renewal date, We will attempt to take the first payment that is due. If this payment is declined, you will be charged a failed payment fee if applicable, please see the 'Failed payment fee' section above for details. You can ask Us to stop taking payments automatically and opt out of automatic renewals or change your payment method at any time by going to your Self Service Centre or contacting Us on: **0344 412**

2139.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS website; www.fscs.org.uk, or write to Financial Services Compensation Scheme, 10th floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Who regulates Us

BISL Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 308896.

Our permitted business is arranging general insurance contracts which you can check on the Financial Services register by visiting the website www.fca.org.uk.

Duration and Choice of Law

The minimum duration of this contract with Us is the duration of your related insurance policy. This contract will terminate simultaneously with the termination of your related insurance policy.

These terms and conditions are governed by the laws of England and Wales unless you and We agree otherwise and such agreement has been put in writing by Us.

Statement of Insurance

Policy Number :

Effective Date :

Issue Date :

Important: Please read the following information carefully. You must have answered truthfully all questions relating to your details; those of the vehicle and of all named drivers on your policy that we asked when your policy started. If any details are incorrect or incomplete, please ring us WITHIN 7 DAYS of receipt of this document on 0344 412 2139. If we become aware of any changes to the information stated in this Statement of Insurance then we will update your policy and advise you of any change to your premium or to the terms that the insurer requires and send you a new Statement of Insurance. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null & void and treated as if it never existed.

About you

Title:

Forename(s):

Full Address:

Telephone - Home:

Email Address:

Surname:

Postcode:

Telephone - Work:

Homeowner:

About the vehicle

Make, model and engine size:

Type of body:

Registration mark:

Year of make:

Estimated annual mileage:

Estimated vehicle value:

Date purchased:

Any modification to the manufacturers' original specification e.g. alloy wheels, suspension, bodywork or engine?

Details of the modifications if applicable:

Any security device?

Are you the registered keeper of this vehicle:

Right hand drive:

Fuel type:

Transmission:

Where the vehicle is parked overnight:

Risk address postcode:

Full details if applicable:

Who is entitled to drive

Driving restriction:

Details of all drivers

Driver 1

Forename(s):

Date of birth:

Marital status:

Licence type:

Licence date:

Access to another vehicle:

Relationship to proposer:

UK resident:

Surname:

Sex:

Occupation:

Employer's business:

Regular driver:

Has any previous insurance been refused, voided, cancelled or had special terms imposed in the last 5 years:

Driver 2

Forename(s):

Date of birth:

Marital status:

Licence type:

Licence date:

Access to another vehicle:

Relationship to proposer:

UK resident:

Surname:

Sex:

Occupation:

Employer's business:

Regular driver:

Has any previous insurance been refused, voided, cancelled or had special terms imposed in the last 5 years:

Details of all claims, accidents, thefts or losses regardless of blame in the last 5 years

Driver	Date	Details	Status	NCD Affecting
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Details of any motoring convictions, driving licence endorsements, fixed penalties, or disqualifications in the last 5 years

Driver	Conviction date	Conviction code	Penalty points	Disqualified from driving	Suspension period (months)
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Details of non-motoring convictions for all drivers

Driver	Conviction date	Conviction	Sentence
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Medical conditions or disabilities

Driver	DVLA informed	Restricted licence
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Cover details

Type of cover:	Comprehensive	Use required:
Voluntary Excess:	£	Note: Additional excesses may apply please see Schedule of Insurance.

This document should be read in conjunction with the Schedule of Insurance and Certificate of Motor Insurance.

No claims discount

Number of years no claims discount entitlement:
If eligible is protected no claims discount required:
Number of years other vehicle no claims discount:

Important notes

You must have answered truthfully all questions relating to your details; those of the vehicle and of all named drivers on your policy, that we asked when your policy started. You must also have truthfully agreed to all statements that we listed in the Statement of Insurance relating to your policy when it started. You must also advise us as soon as possible of all changes to this information. It is an offence under the Road Traffic Act to make any false statement or withhold any information for the purpose of obtaining a Certificate of Motor Insurance.

This is an important document and should be read in conjunction with your Schedule of Insurance, Certificate of Motor Insurance and Motor Policy Wording.
No cover is in force until a Cover Note or Certificate of Motor Insurance has been issued by us.
Your authorised insurer :

Address :

The Insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the register by visiting the FCA's website www.fca.org.uk.

→ Schedule of Insurance

Important: This document should be read in conjunction with the Motor Policy Wording and Certificate of Motor Insurance. A new Schedule of Insurance will be issued whenever an amendment is made to your policy.

Policyholder details

Name:

Address:

Policy number:

Period of insurance:

Expiry time and date:

Document issued:

Reason for Issue:

Vehicle details

Make, model and engine size:

Registration mark:

Estimated vehicle value:

Estimated annual mileage:

Postcode where vehicle is kept:

Overnight location:

Registered keeper:

Cover details

Type of cover:

Comprehensive

Use:

Driving restriction:

People insured to drive

Excesses that apply

Voluntary excess:

Compulsory excess:

Vehicle damage excess:

Glass excess:

£100

Glass repair excess:

£25

Replacement locks:

£100

Additional excesses may apply while your vehicle is being driven by a young or inexperienced driver. Details of these are:

Drivers aged under 21:

£400

Drivers aged 21 to 24:

£200

Drivers aged 25 or older who hold a provisional licence or who have held a full driving licence issued within the territorial limits, the European Union or European Economic Area for less than 12 months:

£150

Sections of the Motor Policy Wording that apply: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17

Policy underwritten by:

Registered address:

➔ Motor Policy Wording

Dial Direct Commercial Vehicle Insurance
 24 hour claims helpline: 0344 412 2144
 Please keep this document safe

➔ Policy Wording Contents

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Driving abroad	Section 9
Emergency transport and accommodation	Section 10
Uninsured driver promise	Section 11
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General policy exclusions	Section 14
General policy conditions	Section 15
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A Definitions

Certain words appearing in **your policy**, which includes the **Schedule of Insurance, Certificate of Motor Insurance, Statement of Insurance** and policy wording have been defined and they will have the same meaning wherever they are shown in **bold**.

Word or Expression	Definition
Accessories	Additional or supplementary parts of the vehicle not directly related to its function as a vehicle, such as roof bars, racking, signage whilst in or on the vehicle or held in a locked private garage. Accessories do not include trailers, personal belongings , mobile telephones, audio, navigation or entertainment equipment.
Approved repairer	A facility approved by the Insurer for the repair, damage assessment and/or storage of the vehicle .
Certificate of Motor Insurance	The document headed Certificate of Motor Insurance which provides evidence of the existence of motor insurance as required by the current Road Traffic Act .
Computer system	Any computer, hardware, software, application, process, code, program, information technology, communication system or electronic device operated by the vehicle .
Cyber attack	Any unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any computer system and data targeting the vehicle .
Data	Information, facts, concepts or code used, accessed, processed, transmitted or stored by a computer system .
Excess(es)	The excess is the amount you must pay towards any claim, this can include both compulsory and voluntary excesses in which case the Insurer will add them together.
Hazardous goods	Any substance within the following United Nations Hazard Classes: Explosives, organic peroxides, toxic substance, infectious substances or radioactive materials.
Hazardous locations	Power stations, nuclear installations or establishments, refineries, bulk storage or production premises in the oil, gas or chemical industries, ministry of defence premises, military bases, rail trackside and other rail property, other than in any area designated for access or parking by the general public.
Inexperienced driver	Anyone who is aged 25 or older who holds a provisional driving licence or who has held a full UK, European Union or European Economic Area driving licence for less than 12 months.
Insurer(s)	The Insurance Company or Lloyd's syndicate which covers you and whose name is specified in the Statement of Insurance, Schedule of Insurance and the Certificate of Motor Insurance on whose behalf this document is issued.
Market value	The cost of replacing the vehicle in the UK with another of the same age, condition, make, mileage, model and specification as the vehicle was just before the loss or damage you are claiming for.
Over the air updates (OTA)	Any method of making data transfers to or from the vehicle wirelessly instead of using a cable or other local connection.
Partner	Your husband, wife, civil partner or a person living with you at the same address on a permanent basis sharing financial responsibilities, as if you were married to them. This does not include business partners, unless you also have a relationship with them as described in the first sentence.
Period of insurance	The length of time that this contract of insurance applies for. This is shown in the schedule unless the contract is cancelled before the expiry date.
Personal belongings	Personal property within your vehicle including clothing, portable audio equipment, multimedia equipment, personal computers, satellite navigation systems not permanently fitted to your vehicle .
Policy	The documents consisting of this contract of insurance wording, the Schedule of Insurance , the Certificate of Motor Insurance and Statement of Insurance identified by the same policy number.
Regular driver	The person named as such in your Schedule of Insurance who you told us is the person who drives the vehicle the most often.
Risk address	The address where the vehicle is normally kept overnight.
Road traffic acts	Any Acts, Laws or Regulations which govern the driving or use of any motor vehicle. In Great Britain this is the Road Traffic Act 1988 and any subsequent amendments thereto or successors thereof.
Schedule of Insurance	The latest Schedule of Insurance the Insurer has issued to you . This forms part of the policy , it gives details of the period of insurance , the premium you have to pay, the vehicle which is covered, details of policy holder, any extensions or restrictions of cover and details of any excesses .
Statement of Insurance	The form that shows the information that you gave us , including information given on your behalf and verbal information you gave prior to commencement of the policy .
Territorial limits	Great Britain, Northern Ireland, the Isle of Man, The Channel Islands including transit by sea, air or land within and between these countries.
Terrorism	Any act that the government of the United Kingdom considers to be an act of terrorism. The use of or threat of action, force or violence by any person or group of people acting alone or on behalf of any organisation or government. This could be for political, religious, ideological or similar reasons. This includes trying to influence any government or intimidate the public.
The vehicle	The vehicle specified in the Certificate of Motor Insurance by registration number.
Third party	Any person who makes a claim against anyone insured under this policy .

→ Policy Wording (cont'd)

Trailer	Any trailer or caravan (other than a mechanically propelled vehicle designed as a mobility aid) that is attached to the vehicle .
We/Us/Our	BISL Limited.
You/Your/Policyholder	The person named as the policyholder on your Schedule of Insurance .
Young driver	A person under the age of 25 at the time of an event which you or they may be entitled to claim for.

B Policy cover

Your **Schedule of Insurance** shows the level of cover **you** have chosen. The cover and **policy** sections of this wording applicable are shown below.

Section name	Cover applicable		
	Comprehensive	Third party fire and theft	Third party only
Section 1 : Liability to others	✓	✓	✓
Section 2 : Damage to the vehicle	✓		
Section 3 : Fire and theft	✓	✓	
Section 4 : Glass damage	✓		
Section 5 : Personal belongings	✓		
Section 6 : Medical expenses	✓		
Section 7 : Personal accident cover	✓		
Section 8 : Replacement locks	✓		
Section 9 : Driving abroad	✓	✓	✓
Section 10 : Emergency transport and accommodation	✓		
Section 11 : Uninsured driver promise	✓		
Section 12 : No claims discount	✓	✓	✓
Section 13 : Cancellation	✓	✓	✓
Section 14 : General policy exclusions	✓	✓	✓
Section 15 : General policy conditions	✓	✓	✓

C Important customer information

You must tell **us** straight away if anything changes to the information contained in the **Statement of Insurance**. If **you** do not tell **us** about changes, this may result in increased premiums, refusal of a claim or not being fully paid, **your policy** being cancelled or being made null & void and treated as if it never existed. Examples of the changes **you** need to tell **us** about are listed below. This list is not exhaustive, if **you** are unsure about whether to tell **us** about something please call **us** on 0344 412 2139 to check:

- **You** sell **the vehicle**.
- Change **the vehicle** or its registration number.
- **You** change **your** address or change the **risk address**.
- **The vehicle** is modified or changed in any way from the manufacturer's original specification (including but not limited to: optional fit extras, vinyl wraps, sign writing, alloy wheels, suspension, bodywork, engine, audio, video and satellite navigation equipment).
- **You** want to add or remove a driver.
- There is a change in the **regular driver of the vehicle**.
- There is a change in the purpose **the vehicle** is used for.
- There is a change in estimated annual mileage.
- Anyone who drives **the vehicle** passes their driving test or has their driving licence revoked.
- Anyone who drives **the vehicle** receives a motoring conviction.
- Anyone who drives **the vehicle** has a criminal conviction.

- Anyone who drives **the vehicle** changes occupation, starts a new job (including any part-time work) or stops work.
- Anyone who drives **the vehicle** develops a health condition, which requires notification to the DVLA, or an existing condition worsens. **You** can find additional information in the driving and transport section of www.gov.uk or pick up leaflet D100 from the Post Office.
- **The vehicle** is involved in an accident or fire, or someone steals, damages or tries to break into it.
- Anyone who drives **the vehicle** is involved in any accident or has a vehicle damaged or stolen.
- Anyone who drives **the vehicle** has insurance refused, cancelled or had special conditions applied.
- **You** plan to take the vehicle abroad.

Please note that any amendments to **your policy** may result in a change to **your policy** terms and conditions, including **your excess**. The changes are subject to **Insurer** acceptance, an additional premium may also be payable.

D Making a claim

We must be notified as soon as possible of any accident or loss involving **the vehicle** or any other incidents which may lead to a claim by **you** or by a **third party**, such as bodily injury or property damage.

What to do if you have an accident

In the unfortunate event that **you** are involved in an accident, please take the following simple steps;

- Don't leave the accident scene.
- Call the emergency services if anyone is injured.

- Obtain the details of all witnesses.
- Note the details of the **third party**, including name, address, vehicle registration number, the name of their insurance company and their policy number.
- Note the details of the passengers including name and address.
- Take pictures of the accident scene and damaged vehicles/property.
- Sketch a rough diagram of the accident scene.
- Do not admit liability, seek settlement or offer to negotiate.
- Report the accident to **us** as soon as possible on **0344 412 2144**.

What to do if your vehicle is subject to a theft, attempted theft or malicious damage

- Call the police and obtain a crime reference number.
- Report the incident to **us** as soon as possible on **0344 412 2144**.

What to do if your vehicle windscreen or window glass is broken or damaged

- If **you** have comprehensive cover and **your** claim is for the **car** windscreen, side or rear windows, or the sunroof, please contact **our** claims department on **0330 018 3243**. Claims under this section will not affect your no claims discount. The glass **excess** shown in the **Schedule of Insurance** will be payable.
- If **you** do not have comprehensive cover, **you** can still call the glass provider but **you** will have to pay the cost of the replacement or repair.

How to notify us of a claim

To report a claim or for claims enquiries call **us** on **0344 412 2144**. **We** will ask **you** a number of questions over the phone so please make sure **you** have the following information if available when **you** call such as:

- Policy number.
- Date, time and description of the incident.
- Details of any **third party** involved including name, address, vehicle registration, the name of their insurance company and their policy number.
- Name and address of any witnesses.
- If the police were in attendance, the incident reference number.

We will usually be able to take all the information to allow the **Insurer** to handle **your** claim efficiently within one phone call. However **we** or **your Insurer** may need to contact **you** again to check certain aspects of **your** claim or in exceptional circumstances require that **you** complete a claim form.

E Contract of insurance

This **Policy** gives details of **your** cover and it should be read along with **your Statement of Insurance, Schedule of Insurance and Certificate of Motor Insurance**.

Please take time to read through these documents which contain important information about **you**, the cover and the details **you** have given. **You** should also show **your policy** to anyone else who is covered under it.

It's important that **you** check the information **you** have provided and notify **us** immediately of any changes to these details. Failure to disclose correct and complete information to the best of **your** knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, **your policy** being cancelled or being made null & void and treated as if it never existed. **You** are required to update **us** with any changes to the information contained within **your Statement of Insurance**.

In return for **your** premium, the **Insurer** will provide the cover under the terms and conditions shown in **your policy** within the **territorial limits** during the **Period of Insurance**. The parties to this contract are **you** and the **Insurer**. Nothing in this contract shall create any rights to **third parties** under the Contracts (Rights of Third Parties) Act 1999 and no variation of this contract, nor any supplemental or ancillary agreement, shall create any such rights unless expressly so stated. This does not affect any right or remedy of a **third party** which exists or is available apart from this Act.

Financial Services Compensation Scheme (FSCS)

If the **Insurer** cannot meet its liabilities, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as **third party** motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the covered **vehicle**, and for any unused premium, are covered up to 90% of the value of the claim submitted. **You** can get more information from the Financial

Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100.

Authorisation

The authorised insurer is: NIG. NIG policies are underwritten by U K Insurance Limited.

The Insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the register by visiting the FCA's website www.fca.org.uk.

The law applicable to this policy

You are free to choose the law applicable to this policy. **Your** policy will be governed by the law of England and Wales unless agreed otherwise. **We** will provide the terms and conditions of this **policy** for the **Period of Insurance**, and any subsequent communication between **you** and **us**, whether verbal or written, will be in the English language.

1 Liability to others

What is covered under this section

The **Insurer** will pay for:

- Costs and expenses that **you** are legally liable to pay as a result of any one accident involving **your vehicle** causing or resulting in Death of or bodily injury to any person.
- Damage to someone else's property resulting from any accident involving **your vehicle** or loading or unloading of **your vehicle**.

Cyber Liability Cover

Following a **cyber attack** the **insurer** will pay any amounts **you** may legally have to pay, under the Road Traffic Act subject to the limits stated under Section 1 for causing death or bodily injury to other people or property damage due to:

1. The use of, or failure of, any application, software or program in connection with **the vehicle** (including any driver assistance, safety or security systems);
2. Any computer virus, ransomware, code or software affecting any electronic systems fitted to **the vehicle** by the original vehicle manufacturer;
3. Any threat, deception or hoax relating to 1 and/or 2 above; subject to the terms, conditions, limitations and exclusions of this policy.

Legal costs

In the event of an accident covered by this section and subject to the **Insurer's** prior agreement, the **Insurer** will pay for the following at **your** request:

- Solicitors' fees for representation at any coroner's inquest, fatal accident inquiry or magistrates court (including a court of equal status in any country within the **territorial limits**).
- Legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving.
- Any other costs and expenses for which the **Insurer** has given prior agreement.

If anyone who is covered by this section dies while they are involved in legal action, the **Insurer** will give the same cover as they had to their legal personal representatives.

Emergency treatment

The **Insurer** will pay for the cost of any emergency treatment or hospital treatment which **you** incur under the **Road Traffic Acts** for injuries arising out of any accident involving any **vehicle** which this **policy** covers. If this is the only payment made, it will not affect **your** no claims discount.

Towing

You are covered while any **vehicle** covered by this **policy** is towing a **trailer**, or broken down **vehicle**. The cover will apply as long as the towing is allowed by law, and the **trailer** or broken down **vehicle** is attached properly by towing equipment made for this purpose.

Cover for other users of your vehicle

The **Insurer** will provide the same cover, for liability to **third parties** to:

- Anyone travelling in, or getting into or out of **the vehicle**.
- Anyone driving **the vehicle** with **your** permission, as long as **your Certificate of Motor Insurance** shows that they are allowed to drive **the vehicle**. The person driving must not be excluded by any endorsement, exception or condition.

- Anyone using (but not driving) **the vehicle** with **your** permission for social domestic and pleasure purposes.

What is not covered under section 1

The **Insurer** will not pay for;

- Any sum above £2,000,000 for damage to other people's property (including any related indirect loss). Costs and expenses incurred are covered but the combined limit for property damage, costs and expenses for any one event giving rise to a claim or a series of claims is limited to £5,000,000.
- Any sum in excess of £1,000,000 inclusive of all cost for any one claim or series of claims arising from one event causing loss or damage to property whilst **the vehicle** is at **hazardous locations**.
- If at the time of the accident **you** are aware that the driver has never held a licence to drive **the vehicle**, or is disqualified from having such a licence, unless a licence to drive is not required by law.
- Damage to property owned by or held in trust by or in the custody or control of any person who is covered by this **policy**.
- Any damage to any **vehicle** in connection with which cover is provided by this section.
- Loss or damage to any bridge, weighbridge, viaduct, road or any other surface over which **the vehicle** is being driven.
- Any liability in respect of death, injury or damage caused or arising beyond the limits of the carriageway or thoroughfare in connection with:
 - The bringing of the load to **the vehicle** for loading thereon or
 - The taking away of the load from **the vehicle** after unloading.
- Any liability when a **trailer** or broken down **vehicle** is being towed for profit.
- Liability for death or injury to any employee of the person covered arising during the course of their employment except where required by law.
- Any claim resulting from carrying, preparing, selling or supplying of any goods food or drink from the covered **vehicle**.
- Any liability for death, injury or damage resulting from the covered **vehicle** or of machinery attached to it, being used as a tool of trade.
- Any amount the **Insurer** has not agreed to in writing.
- Anyone who does not keep to the terms of this **policy** as far as they can apply.
- Damage to or loss of property being carried in or on the **trailer**, or broken down **vehicle**.
- Any liability incurred while the **trailer**, or broken down **vehicle** is not attached.
- Damage to or loss of the **trailer** or property being carried in or on the **trailer**, or broken down **vehicle**.
- Cover will not apply to any person claiming under this section who can claim under another policy.

2 Damage to the vehicle

What is covered under this section

The **Insurer** will pay for:

This section provides **you** with cover for loss or damage to **the vehicle** and its **accessories** caused by accidental or malicious damage, or vandalism.

The **Insurer** will decide either to pay;

- To have the damage repaired, or,
- To replace what is lost or damaged if this is more cost effective than repairing it, or,

If the **Insurer** is aware that **the vehicle** belongs to a **third party** and has agreed to provide cover on that basis or **the vehicle** is subject to a hire purchase or leasing agreement, the **Insurer** may, in the event of **the vehicle's** total loss or destruction, pay the **third party**, hire purchase or leasing company in the first instance.

- **You** an amount equal to the loss or damage.

If the **Insurer's** estimate of the **market value** is more than the amount owed any balance will be paid to **you**.

The **Insurer** will not pay more than the **market value** of **the vehicle** at the time of the loss less the total of the **excesses** shown in **your Schedule of Insurance**.

The **Insurer** will also pay reasonable costs for the protection, removal and storage of **the vehicle** following an accident and delivery after repair to **your risk address**.

The **Insurer** may use warranted replacement parts or recycled parts which are not supplied by the manufacturer of **the vehicle** but will be of a similar standard. If suitable replacement parts are not available **the Insurer** will pay the manufacturer's last list price.

New vehicle benefit

The **insurer** will replace **the vehicle** with one of the same make, model and

specification if;

- The loss or damage happens within twelve months from the date **the vehicle** was first registered; and
- **You**, or **your partner**, are the first and only registered keeper of **the vehicle** (or the second registered keeper if the first registered keeper is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- **You**, or **your partner**, have owned **the vehicle** (or it has been hired to **you**, or **your partner**, under a hire-purchase or leasing agreement) since it was first registered as new (or **you** are the second owner if the first owner is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- The cost of repair is valued at more than 50% of the cost of buying an identical new **vehicle** at the time of the loss or damage (based on the United Kingdom list price); and
- **The vehicle** was supplied as new from within the **territorial limits**.

In these circumstances, if **you** ask **the insurer** to they will replace **the vehicle** (and pay reasonable delivery charges) with a new **vehicle** of the same make, model and specification.

The **insurer** can only do this if a replacement **vehicle** is available in the **territorial limits** and anyone else who has an interest in **the vehicle** agrees.

If a replacement **vehicle** of the same make, model and specification is not available, the **insurer** will, where possible, provide a similar **vehicle** of identical list price.

If this is not acceptable to **you**, the **insurer** will not pay more than the **market value** of **the vehicle** at the time of the loss.

Vehicle audio, navigation and entertainment equipment

The **Insurer** will also cover the cost of replacing or repairing **the vehicle's** audio, navigation and entertainment equipment up to the following amounts:

- Unlimited for equipment fitted as original equipment by the manufacturer; or
- £500 for any other equipment not fitted by the manufacturer, provided it is permanently fitted to **the vehicle**.

Approved repairer

If the damage to **the vehicle** is covered under **your policy** and it is repaired by an **approved repairer**, **you** do not need to obtain any estimates and repairs can begin immediately after the **Insurer** has authorised them. The **Insurer** will arrange for one of the **Insurer's repairers** to contact **you** to arrange to collect **the vehicle**. Repairs made by the **Insurer's approved repairers** are guaranteed for three years.

At **your** option, **you** can arrange for a repairer of **your** choice to carry out the repairs. **You** must send the **Insurer** at least two detailed repair estimates and full details of the incident as soon as reasonably possible. The **Insurer** will only be liable for the repair costs at a non-**approved repairer** if the **Insurer** has agreed that the costs are reasonable and the **Insurer** has issued an authorisation to the repairer. The **Insurer** may need to inspect **the vehicle**.

The **Insurer** reserves the right to ask **you** to obtain alternative estimates and the **Insurer** may not pay **you** more than their **approved repairer** would have charged **them** for the repair of **the vehicle**.

What is not covered under section 2

The **Insurer** will not pay for:

- Loss of or damage to **the vehicle** caused by fire, theft or attempted theft.
- The **excesses** shown in **your Schedule of Insurance**. **You** must pay these amounts for every incident that **you** claim for under this section, more than one **excess** can apply.
- The **excesses**, if **the vehicle** is damaged while it is being driven by a **young driver** or **inexperienced driver**.
These **excesses** are as follows and are additional to any other **excess** referred to in this policy
Drivers aged under 21 £400
Drivers aged 21 to 24 £200
Inexperienced driver £150.
- Loss of keys, or damage to keyless entry system devices, and resultant replacement of locks other than covered in section 8.
- Loss of or damage to tapes, compact and mini discs, DVD's and other portable media storage devices or any data stored on these devices (including reinstatement of this data).
- Loss or damage to **the vehicle** and/or its contents as a result of someone taking it by fraud or trickery.
- Loss or damage occurring outside of the territorial limits where the trip exceeds 30 days duration or for any period outside the European Union or EEA unless extended cover for such use is arranged in advance and the premium for such an extension is paid.
- Any losses that are not directly associated with the incident that caused **you** to claim, unless expressly stated in this **policy**.
- Loss or damage deliberately caused by any person entitled to

be covered under this **policy** or any person acting on their behalf.

- Loss or damage resulting from incorrectly maintaining or fuelling **the vehicle** or from the use of substandard fuel, lubricants or parts.
- Loss of or damage to **the vehicle** caused by a person known to **you** taking **the vehicle** without **your** permission, unless that person is reported to the police for taking **the vehicle** without **your** permission.
- Costs resulting from loss of use of **the vehicle**.
- Any reduction in the **market value of the vehicle** following repair.
- Any part of the cost of repair or replacement which improves **the vehicle** or its **accessories** beyond its condition immediately before the loss or damage occurred.
- Loss or damage to **the vehicle** which arises as a result of any agreement or transaction involving **the vehicle**.
- Loss or damage to any **trailer**, or their contents, being towed by **the vehicle**.
- Loss or damage to **your vehicle** as a result of:
 - Legal repossession
 - Return to its rightful owner
 - Seizure by police or their authorised representatives.
- Loss or damage to in **vehicle** audio, television, DVD, phone, games-console, or electronic navigation, unless these items are permanently fitted to **the vehicle**.
- Loss or damage caused by wear and tear or depreciation.
- Loss or damage caused by any mechanical, electrical, electronic computer or computer software failures, breakdowns, faults or breakages.
- Loss or damage arising directly or indirectly from water freezing in the cooling system of **the vehicle**.
- Damage caused by the process of cleaning, modification, repairing or restoring or by any gradually operating cause.
- Damage to tyres caused by braking, punctures, cuts or bursts not as a direct result of an accident.
- Any storage charges unless **you** tell the **Insurer** about them and unless the **Insurer** agree in writing to pay for them.
- Any increase in damage as a result of **the vehicle** being moved under its own power unless for safety reasons following an incident.
- Costs of importing parts or **accessories** or storage costs caused by delays, where the parts or **accessories** are not available from current stock within the **territorial limits**.
- Any amount over the cost shown in the manufacturer's latest price guide, plus reasonable fitting costs, for any lost or damaged parts or **accessories** if such parts or **accessories** are not available.
- Broken windows or windscreens (including any resulting scratched bodywork) if this is the only damage to the vehicle (see section 4 - Glass damage).
- Any damage caused internally by malicious damage or vandalism where **the vehicle** has not been secured.

3 Fire and theft damage to the vehicle

What is covered under this section

The **Insurer** will pay for:

This section provides **you** with cover for loss or damage to **the vehicle** and its **accessories** caused by fire, theft or attempted theft.

The **Insurer** will decide either to;

- Pay to have the damage repaired, or
- Pay to replace what is lost or damaged if this is more cost effective than repairing it; or
- Pay **you** an amount equal to the loss or damage.

The **Insurer** will also pay reasonable costs for the protection, removal and storage of **the vehicle** following either fire or theft and delivery after repair to **your risk address**.

The **Insurer** may use warranted replacement parts or recycled parts which are not supplied by the manufacturer of **the vehicle** but will be of a similar standard. If suitable replacement parts are not available **the Insurer** will pay the manufacturer's last list price.

If the **Insurer** is aware that **the vehicle** belongs to a **third party** and has agreed to provide cover on that basis or **the vehicle** is subject to a hire purchase or leasing agreement, the **Insurer** may, in the event of **the vehicle's** total loss or destruction, pay the **third party**, hire purchase or leasing company in the first instance.

If the **Insurer's** estimate of the **market value** is more than the amount owed any balance will be paid to **you**.

The **Insurer** will not pay more than the **market value** of **the vehicle** at the time of the loss less the total of the **excesses** shown in **your Schedule of Insurance**.

New vehicle benefit

The **insurer** will replace **the vehicle** with one of the same make, model and specification if;

- The loss or damage happens within twelve months from the date **the vehicle** was first registered; and
- **You**, or **your partner**, are the first and only registered keeper of **the vehicle** (or the second registered keeper if the first registered keeper is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- **You**, or **your partner**, have owned **the vehicle** (or it has been hired to **you**, or **your partner**, under a hire-purchase or leasing agreement) since it was first registered as new (or **you** are the second owner if the first owner is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- The cost of repair is valued at more than 50% of the cost of buying an identical new **vehicle** at the time of the loss or damage (based on the United Kingdom list price); and
- **The vehicle** was supplied as new from within the **territorial limits**.

In these circumstances, if **you** ask the **insurer** to they will replace **the vehicle** (and pay reasonable delivery charges) with a new **vehicle** of the same make, model and specification.

The **insurer** can only do this if a replacement **vehicle** is available in the **territorial limits** and anyone else who has an interest in **the vehicle** agrees.

If a replacement **vehicle** of the same make, model and specification is not available, the **insurer** will, where possible, provide a similar **vehicle** of identical list price.

If this is not acceptable to **you**, the **insurer** will not pay more than the **market value** of **the vehicle** at the time of the loss.

Vehicle audio, navigation and entertainment equipment

The **Insurer** will also cover the cost of replacing or repairing **the vehicle's** audio, navigation and entertainment equipment up to the following amounts:

- Unlimited for equipment fitted as original equipment by the manufacturer; or
- £500 for any other equipment not fitted by the manufacturer, provided it is permanently fitted to **the vehicle**.

Approved repairer

If the damage to **the vehicle** is covered under **your policy** and it is repaired by an **approved repairer**, **you** do not need to obtain any estimates and repairs can begin immediately after the **Insurer** has authorised them. The **Insurer** will arrange for one of their repairers to contact **you** to arrange to collect **the vehicle**. Repairs made by the **Insurer's approved repairers** are guaranteed for three years.

At **your** option, **you** can arrange for a repairer of **your** choice to carry out the repairs. **You** must send the **Insurer** at least two detailed repair estimates and full details of the incident as soon as reasonably possible. The **Insurer** will only be liable for the repair costs at a non-**approved repairer** if the **Insurer** has agreed that the costs are reasonable and the **Insurer** has issued an authorisation to the repairer. The **Insurer** may need to inspect **the vehicle**.

The **Insurer** reserve the right to ask **you** to obtain alternative estimates and they may not pay **you** more than their **approved repairer** would have charged them for the repair of **the vehicle**.

What is not covered under section 3

The **Insurer** will not pay for:

- The **excesses** shown in **your Schedule of Insurance**. **You** must pay these amounts for every incident that **you** claim for under this section, more than one **excess** can apply.
- Loss or damage caused by theft or attempted theft if the keys or lock transmitter or entry card from the keyless entry system are left in or on **the vehicle** whilst you are not in **the vehicle**.
- Loss of keys, keyless entry system devices, tapes, compact and mini discs, DVD's and other portable media storage devices.
- Loss or damage whilst you are not in **the vehicle** caused by theft or attempted theft if **the vehicle** is left without being properly locked and/or if any window, roof opening, removable roof panel or hood is left

open or unlocked.

- Loss or damage if any approved security or tracking device, which **you** have told **us** is, or will be, fitted to **the vehicle** has not been set or is not in full working order, or if the network subscription for the maintenance or air time contract of any tracking device is not current at the time of loss.
- Loss or damage to **the vehicle** and/or its contents as a result of someone taking it by fraud or trickery.
- Loss of or damage to **the vehicle** by theft, attempted theft unless this has been reported to the police and a crime reference number obtained.
- **We** will not pay for any losses that are not directly associated with the incident that caused **you** to claim, unless expressly stated in this **policy**.
- Loss or damage deliberately caused by any person entitled to be covered under this **policy** or any person acting on their behalf.
- Loss or damage resulting from incorrectly maintaining or fuelling **the vehicle** or from the use of substandard fuel, lubricants or parts.
- Loss of or damage to **the vehicle** caused by a person known to **you** taking **the vehicle** without **your** permission, unless that person is reported to the police for taking **the vehicle** without **your** permission.
- Costs resulting from loss of use of **the vehicle**.
- Any reduction in the **market value of the vehicle** following repair.
- Any part of the cost of repair or replacement which improves **the vehicle** or its **accessories** beyond its condition immediately before the loss or damage occurred.
- Loss or damage to **the vehicle** which arises as a result of any agreement or transaction involving **the vehicle** such as **vehicle** service, MOT or valet.
- Loss or damage to any **trailer**, or their contents, being towed by **the vehicle**.
- Loss or damage to **your vehicle** as a result of:
 - Legal repossession
 - Return to its rightful owner
 - Seizure by police or their authorised representatives.
- Loss or damage to in **vehicle** audio, television, DVD, phone, games-console, or electronic navigation, unless these items are permanently fitted to **the vehicle**.
- Loss or damage caused by wear and tear or depreciation.
- Loss or damage caused by any mechanical, electrical, electronic computer or computer software failures, breakdowns, faults or breakages.
- Loss or damage arising directly or indirectly from water freezing in the cooling system of **the vehicle**.
- Damage by frost.
- Damage caused by the process of cleaning, modification, repairing or restoring or by any gradually operating cause.
- Damage to tyres caused by braking, punctures, cuts or bursts not as a direct result of an accident.
- Any storage charges unless **you** tell the **Insurer** about them and the **Insurer** agree in writing to pay for them.
- Any increase in damage as a result of **the vehicle** being moved under its own power unless for safety reasons following an incident.
- Costs of importing parts or **accessories** or storage costs caused by delays, where the parts or **accessories** are not available from current stock within the **territorial limits**.
- Any amount over the cost shown in the manufacturer's latest price guide, plus reasonable fitting costs, for any lost or damaged parts or **accessories** if such parts or **accessories** are not available.

4 Glass damage

What is covered under this section

The **Insurer** will pay for:

If the glass in the front windscreen, sunroof, side or rear windows of **the Vehicle** is damaged during the **period of insurance** the **Insurer** will pay the cost of repairing or replacing it. The **Insurer** will also pay for any repair to the bodywork of the **Vehicle** that has been damaged by broken glass from the windscreen or windows. Windscreen recalibration costs are covered under this section when using an approved repairer, subject to glass provider terms and conditions.

If the repair or replacement is carried out by one of **our approved repairers**, cover is unlimited subject to the amount not being greater than the **market value of the vehicle** (to contact one of our **approved repairers** please call 0344 412 2144).

If **you** choose to use **your** own supplier, then cover will be limited to £100 after taking off any windows glass **excess** as shown in **your Schedule of Insurance**.

A claim solely under this section will not affect **your** no claims discount.

The **Insurer** will not pay for:

- The glass **excess** shown in **your Schedule of Insurance**.

- Loss of use of **the vehicle**.
- Repair or replacement of any windscreen or window not made of glass.
- The cost of importing parts or storage costs caused by delays where the parts are not available from stock within the **territorial limits**.

5 Personal belongings

What is covered under this section

The **Insurer** will pay for:

Personal belongings, which are lost or damaged following an accident, fire, theft or attempted theft involving **the vehicle** up to a maximum of £200 per claim.

What is not covered under section 5

The **Insurer** will not pay for:

- Loss or damage caused by wear and tear or depreciation.
- Loss of, theft of or damage to whilst **you** are not in **the vehicle** if **the vehicle** is left without being locked and/or if any window, roof opening, removable roof panel or hood is left open or unlocked.
- Money, credit or debit cards, stamps, tickets, vouchers, documents and securities.
- Goods, tools or samples carried in connection with any trade or business.
- Loss of or damage to any radar detection equipment.
- Loss of or damage to telephone or other communication equipment.
- The cost of reinstating data from portable audio equipment, multi-media equipment, communication equipment, personal navigation and radar detection systems.

6 Medical expenses

What is covered under this section

The **Insurer** will pay for:

The medical expenses for each person who suffers any injury arising from an accident while the person is in **the vehicle**. Up to a maximum of £200 for each person injured.

7 Personal accident cover

What is covered under this section

If **you** or **your partner** are accidentally killed or injured in the European Union or EEA while **you** are travelling in or getting out of **the vehicle**.

The **Insurer** will pay the following:

- For death - £5,000
- For the total and irrecoverable loss of sight in one or both eyes - £5,000
- For the permanent loss (at above the wrist or ankle) of use of one or more hands or feet - £5,000

The **Insurer** will only pay these amounts if the death or loss happens within 3 calendar months of the accident.

What is not covered under section 7

The **Insurer** will not pay for;

- More than £10,000 per claim.
- Death or injury to any person not wearing a seat belt when required to by law.
- Any intentional self injury, suicide or attempted suicide.
- Any injury or death arising wholly or in part from any natural or inherent disease or medical condition.
- Any injury or death to any person driving at the time of the accident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
- While **you** or **your partner** has any other **vehicle** insurance **policy** with the **Insurer**, they will only pay the benefit under one **policy** only.

8 Replacement locks

What is covered under this section

If the lock transmitter, keys or other ignition activation device to **the vehicle** are lost or stolen.

The **Insurer** will pay for:

- A maximum of £500 under this section towards the cost of replacing the following;
- The door locks and/or boot lock;
- Ignition/steering lock;
- The keys or ignition activation device or the lock transmitter and central locking interface;

- The reasonable cost of protecting **the vehicle**, transporting it to the nearest repairers when necessary and delivering it after repair to **your** address.

Provided it can be established that the identity or the **risk address of the vehicle** is likely to be known to any person in receipt of such items.

What is not covered under section 8

The **Insurer** will not pay for:

- The first £100 of any claim; or
- Any claim where the keys, lock activation device or the lock transmitter and central locking interface are either:
 - Left in or on **the vehicle** at the time of the loss; or
 - Taken without **your** permission by a person known to **you**, unless that person is reported to the police.

9 Driving abroad

What is covered under this section

The **insurer** will provide the minimum insurance required by law while **you** or any driver covered by this policy are using **the vehicle** within the following countries: Andorra, Austria, Belgium, Bosnia & Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (inclusive of Monaco), Germany, Greece, Hungary, Iceland, Ireland, Italy (inclusive of San Marino and the Vatican), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland.

For customers with a registered address in Great Britain:

The **insurer** will also provide the cover shown on **your Schedule of Insurance** for up to 30 days in any **period of insurance** while **you** are using **the vehicle** within the countries referred to above.

For customers with a registered address in Northern Ireland:

The **insurer** will also provide the cover shown on **your Schedule of Insurance** for travel in the Republic of Ireland during the **period of insurance**. For other countries listed, the cover shown on **your Schedule of Insurance** is limited to 30 days in any **period of insurance** while **you** are using **the vehicle** within the countries referred to above.

If you are travelling to any of the countries referred to above, you are not required to carry a printed International Motor Insurance Card (Green Card). Legal evidence of your cover is shown on the reverse of your **Certificate of Motor Insurance**.

The **insurer** may agree to extend the cover for more than 60 days as long as:

- The vehicle** is registered within the **territorial limits**; and is used in accordance with **Road Traffic Acts**; and
- Your** main permanent home is within the **territorial limits**; and **Your** visit abroad is only temporary; and
- You** request extended cover from **us** before **you** leave; and
- You** pay any additional premium **we** ask for.

If **you** want to extend **your** policy to give the same cover in a country outside the countries referred to above, **you** must:

- Tell **us** before **you** leave; and
- If the **insurer** agrees, pay any additional premium **we** ask for where applicable.
- If the insurer agrees to your request, the insurer will issue you with a Green Card as legal evidence of this cover for **the vehicle**. In addition, if you intend to tow a caravan or trailer, they may also issue a Green Card for the trailer or caravan.

If you wish to extend the cover for more than your specified days or travel to a country not referred to above, please contact Customer Services on the telephone number shown in your policy documents at least 21 days prior to the first day of travel. If your planned travel is due to commence in less than 21 days, please let us know as soon as possible so that we can best assist you.

The **insurer** will also pay customs duty if **the vehicle** is damaged and the **insurer** decides not to return it after a valid claim on the policy.

Cover also applies while **the vehicle** is being carried between sea or airports or railway stations within these countries, as long as this travel is by a recognised sea, air or rail route.

Please visit www.mib.org.uk and www.gov.uk/driving-abroad for more information about driving abroad.

What is not covered under section 9

If **your Certificate of Motor Insurance** allows a specific driver to drive any other vehicle, that cover does not apply outside of the **territorial limits**.

10 Emergency transport and accommodation

What is covered under this section

If **you** are not able to drive **the vehicle** as a result of an accident which is covered under section 2 or 3 of this **policy**, **your insurer** will assist with getting **you** and **your** passengers to a safe location. **Your insurer** will also pay **you** up to £100 per person in respect of:

- Alternative travel expenses for **you** and all occupants of **the vehicle** to reach **your** destination; and/or
- Emergency overnight accommodation for **you** and all occupants of **your vehicle** when an unplanned overnight stay is necessary.

What is not covered under this section

- More than £500 per incident.
- Reimbursement for the purchase of any drinks, meals, clothing, toiletries, newspapers or telephone calls.
- Any additional costs incurred for the transportation of any goods carried within **the vehicle**
- Coverage outside the **territorial limits of your policy**.

11 Uninsured driver promise

If **the vehicle** is involved in an accident that was not **your** fault and caused by an uninsured motorist **your insurer** will refund the cost of **your excess**.

You must provide:

- The vehicle** registration and the make/model of the **third party** vehicle.

12 No claims discount (NCD)

If **you** do make a claim during the **Period of Insurance**, **your** no claims discount will be reduced at the next renewal date in accordance with the scale shown below.

The following will not affect **your** no claims discount:

- Payments made under Section 4 - Glass damage of this **policy**.
- Payments made under Emergency treatment (Section 1) of this **policy**.
- Claims where **you** were not at fault, as long as the **Insurer** has recovered all that the **Insurer** has paid from those who were responsible.

Your no claims discount cannot be transferred to another person or used on more than one **policy** at the same time.

You should note any change in the level of **your** no claims discount is no guarantee that **your** premium will not rise.

13 Cancellation

How to cancel your policy

You must contact **us** if **you** wish to cancel **your policy**. **Our** contact details are on the reverse of **your Certificate of Motor Insurance**.

We will cancel **your policy** either from the date **you** contact **us**, or from any later date **you** specify. The **policy** cannot be cancelled from an earlier date.

If **you** are paying **your** premiums by instalments, **you** must still pay **us** any balance of premium due. Cancelling any direct debit instruction does not mean **you** have cancelled the **policy**. **You** will still need to follow the instructions above.

In the event of cancellation, the relevant fees shown in the Important Information about Our Insurance Intermediary Services document will apply.

Cancellation by you within the first 14 days

If **you** cancel **your policy** within 14 days of the date **you** receive **your policy** documents **we** will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be

given and all premiums would be due.

Cancellation by you after the first 14 days

If **you** cancel this **policy** after the 14-day period **we** will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

Where we cancel your policy

We may cancel **your policy** if there are serious grounds to do so such as non-payment, failure to supply requested validation documentation (proof of No Claims Discount, Security etc) **you** have provided **us** with incorrect information and **you** have failed to provide a remedy when requested or **you** behave in a threatening, abusive or inappropriate manner towards **our** staff, **our** representatives or providers. Where **we** cancel **we** will provide seven days' prior written notice to **your** last known address unless **we** are required to cancel earlier. If **we** cancel **your policy** **we** will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

If **we** cancel **your** policy on the grounds of fraud, cancellation may be immediate and **we** may keep any premium **you** have paid. **We** may also inform the police of the circumstances.

14 General policy exclusions

You are not covered under **your policy** for any of the following;

Contracts

Any claim as a result of an agreement or contract unless it is one the **Insurer** would have been liable for anyway.

Who uses the vehicle

Any injury, loss or damage which takes place while **the vehicle** is being:

- Driven by or in the charge of any person not covered by **your Certificate of Motor Insurance**; or
- Used other than for the purposes allowed on **your Certificate of Motor Insurance**; or
- Driven by or in the charge of any person who does not hold or comply with the conditions of a valid licence to drive such a vehicle in the country within which the incident occurred.
- Driven by or in the charge of any person that, at the time of the accident is:
 1. Convicted of driving while under the influence of alcohol or drugs, whether prescribed or otherwise.
 2. Fails to provide a sample of breath, blood or urine when required to do so, without lawful reason.
- We have the right to recover from you any amounts which we pay before such conviction or which we are required to pay by law.

This exception does not apply if **the vehicle** is;

- Being serviced or repaired by a member of the motor trade.
- Stolen or being taken away without **your** permission; or
- Being parked by an employee of a hotel or restaurant as part of a vehicle-parking service.

Confiscation

Any loss or damage resulting from confiscation, nationalisation, requisition or destruction by or under the order of any government or public or legal authority.

Track days and off road events

Any liability, loss or damage resulting from the use of **the vehicle** at any event during which **the vehicle** may be driven on a motor racing track, or at an off road event.

Cyber Loss

Any loss, theft, damage, impairment, disablement or loss of use of **the vehicle** following a **cyber attack** caused by:

- a) the use of, or failure of, any application, software or program in connection with **the vehicle**, including driver assistance, safety, security, infotainment or software updates whether authorised or unauthorised;
- b) the use of, or failure of, any electronic device connected to **the vehicle** (for example smartphones, tablets or smartwatches used for navigation, infotainment or any other purpose);
- c) any computer virus, ransomware, code or software;
- d) theft of, loss of access to, or damage to, any telematic device or any electronic data (for example files, music or images) wherever it is stored;

e) any threat, deception or hoax relating to a), b), c), and/or d) above.

Use on airfields

The **Insurer** will not pay claims arising directly or indirectly from any **vehicle** being in a place used for the take-off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come with the Customs examination area or any part of airport premises to which the public does not have access to drive their **vehicle**.

Pollution

Any accident, injury, damage, loss or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unexpected and accidental incident which happens during the **Period of Insurance**.

Earthquake

Any loss or damage caused by earthquakes and the result of earthquakes.

Pressure waves

Any loss or damage caused by pressure waves from aircraft or aerial devices travelling at sonic or supersonic speeds.

Riot

Any loss or damage caused by riot, civil commotion or malicious act occurring outside Great Britain, the Isle of Man or the Channel Islands. This exception does not apply to Section 1 - cover for **your** liability to others.

Radioactivity

Any loss or damage caused by, contributed to or arising from;

- Ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
- Any weapon or device or device employing atomic or nuclear fission and /or fusion other like reaction or radioactive force or matter.
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.

War

War, invasion, act of foreign enemy hostilities or a warlike operation or operation (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

Any action taken in controlling, preventing, suppressing or in any way relating to the above except where such liability is required to be covered by the **Road Traffic Act**.

Hazardous goods

This **policy** does not provide cover for any accident, injury, damage or loss caused directly or indirectly by carrying of **hazardous goods**, other than to meet the requirements of the **Road Traffic Acts**.

Foreign jurisdiction

This **policy** does not provide cover for any accident, injury loss, damage or liability in respect of which any proceedings are brought or judgement is obtained in any court outside of the **territorial limits** unless proceedings are brought or judgement is obtained in the court of a foreign country where the **Insurer** has agreed to extend cover under the policy to include foreign use.

Terrorism

Any loss or damage including accidental damage caused by or arising from **terrorism** unless the **insurer** has to provide cover under any **Road Traffic Acts**.

Towing

This **policy** does not provide cover when **the vehicle** is towing for hire or reward any **trailer** or disabled mechanically propelled **vehicle**.

Explosion, sparks or ashes

This **policy** does not provide cover, any liability loss or damage caused by explosion, sparks or ashes from the covered **vehicle** or from any **trailer** or machinery attached to or detached from it.

Goods sold, transported or supplied

This **policy** does not cover any liability, loss or damage resulting from anything sold, transported or supplied by **you** or on **your** behalf.

Compensation

This **policy** will not compensate **you** if **you** are unable to use **your vehicle** or for any other expenses **you** have to pay because of this.

Malicious damage

This **policy** does not cover liability, loss or damage caused maliciously or deliberately by any person driving **your vehicle** with **your** permission or agreement.

Un-roadworthy, unsafe and insecure loads

This **policy** does not provide cover for any accident, injury, damage or loss when the covered **vehicle** is:

- Being driven in an unsafe, un-roadworthy or damaged condition or does not have a valid MOT certificate when needed.
- Being driven with a number of passengers which is unsafe or greater than the seating capacity of your vehicle.
- Carrying an unsafe load.
- Towing a **trailer** which is unsafe or has an insecure load.

15 General policy conditions

The **insurer** will only give **you** the cover described in this **policy** document provided that **you** and all other drivers comply with the conditions set out below and that the information that **you** gave **us** regarding **the vehicle** and all covered drivers is true and complete as far as **you** know.

Taking care of your car, home and van

You and all other drivers must take all reasonable precautions to ensure that:

- **The vehicles** software is kept up to date at all times by installing OTA updates within the manufacturer's recommendations.
- **The vehicle** has a current MOT certificate if applicable.
- **The vehicle** has been protected against loss or damage.

We will not be liable for any loss, liability or damage where **you** fail to maintain **the vehicle** in a roadworthy condition except to the extent that **we** must provide cover under the Road Traffic Acts.

If **we** repair **the vehicle** following a covered claim, **we** will arrange for any resultant damage to any Advanced Driver Assisted Systems (ADAS) fitted to **the vehicle** to be repaired or recalibrated, however if **we** are not arranging the repairs to **the vehicle**, **you** must immediately arrange for any defect to be rectified, replaced or recalibrated.

Changes to your policy

You must notify **us** as soon as reasonably possible if any of **your** details on the **Statement of Insurance** change. It's important that **you** check the information **you** have provided and notify **us** immediately of any changes to these details. Failure to disclose correct and complete information to the best of **your** knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, **your policy** being cancelled or being made null & void and treated as if it never existed.

Accidents and claims

You must notify **us** as soon as reasonably possible, of:

- **You** or any driver receiving any notice of prosecution, inquest or fatal accident enquiry or **you** or any driver being sent a claim form from a court or a letter.
- **You** or any driver must send such documentation to the Insurer, unanswered, as soon as reasonably possible.

You must ensure that the police are notified within 48 hours of **you** or any driver becoming aware of any incident involving theft, attempted theft, or malicious damage and a crime reference number is obtained.

You or anyone who drives **the vehicle** must not admit liability for, offer, negotiate or seek settlement of any claim without **our** written permission.

You or anyone who drives **the vehicle** must take reasonable steps to minimise the loss if an incident which gives rise to a claim occurs.

The **insurer** is entitled under this **policy** to:

- Take over and conduct the defence and settlement of any claim in **your** name or in the name of any other person insured by **your policy**.
- Instigate proceedings at their own expense and for their own benefit but in **your** name or in the name of any other person insured by **your policy** to recover any payment that they have made under **your policy**.
- Recover from **you** the amount of any claim that they are required to settle by law which the **insurer** would not otherwise have paid under this **policy**.
- Pay the legal owner of **the vehicle** in the event of a loss.
- Require proof of ownership and value of the insured property in the event of a loss.

You or any person who makes a claim under **your policy** must give the **insurer** all reasonable assistance and information in relation to any claim made under **your policy**.

Fraud

You must not act in a fraudulent manner. **You**, any authorised driver, or any person acting for **you** must not make false or exaggerated claims. If **you**, any authorised driver, or anyone acting for **you** makes a claim knowing any part of it to be false or exaggerated, the **insurer** will not pay the claim and the **insurer** will cancel **your policy**. The **insurer** shall be entitled to recover from **you** the amount of any claim already paid under the **policy** during the **period of insurance**.

If the **insurer** cancels **your policy** on the grounds of fraudulent activity, they will keep any premium **you** have paid and may inform the police of the circumstances.

Other insurances

If at the time of any incident which results in a claim under **your policy** there is any other insurance in force covering the same liability, loss or damage, the **insurer** will only pay their share of the claim. The share to be paid by each **insurer** will be determined either by the appropriate court or by agreement between the **insurers** involved.

This provision will not place any obligation upon us to accept any liability under Section 1 which the **insurer** would otherwise be entitled to exclude under Exceptions to Section 1.

F Complaints procedure

We aim to provide a high level of service to all **our** customers but occasionally things can go wrong, when this happens **we** will do everything **we** can to put things right.

Complaints procedure

If **you** have a complaint about **our** service or the administration of **your policy**, please contact **us** in the first instance by phoning customer services on 0344 412 2139. **We** will aim to resolve **your** complaint over the phone within 24 hours.

If **your** complaint is not resolved to **your** satisfaction within 24 hours **we** will send **you** a written acknowledgment of **your** complaint together with the next steps **we** will be taking to resolve it. If **you** prefer to put **your** complaint in writing please send it to The Customer Relations Manager, Fusion House, Bretton Way, Peterborough, PE3 8BG.

Next steps

In the unlikely event that **your** complaint remains unresolved four weeks after being made, **we** will send **you** either **our** final response or a letter explaining why **we** are not yet in a position to resolve **your** complaint and advise **you** when **we** will be in contact again.

If after eight weeks of making **your** complaint **we** are still not in a position to issue **you** with **our** final response **we** will send **you** a letter explaining the reason for the delay and advising **you** of **your** right to complain to the Financial Ombudsman Service.

If **we** cannot resolve your complaint, **you** may refer **your** complaint to the Financial Ombudsman Service within six months of receiving **our** final response letter.

The address is Financial Ombudsman Service, Exchange Tower, London, E14 9SR. The website address is www.financial-ombudsman.org.uk and their telephone numbers are 0800 023 4567 from a landline and 0300 123 9123 from a mobile.

Complaints which your **Insurer** is required to resolve will be passed on to them by **us**. **We** will notify **you** when **we** do this. If **you** are unhappy with the decision **you** receive **you** can refer **your** complaint to the Financial Ombudsman Service within six months of receiving **your Insurers** final response letter.

Following the complaints procedure does not affect **your** right to take legal action.

G Data protection notice

Who is processing your data?

We are BISL Limited, **we** arrange and administer Dial Direct car, home and van insurance and **we** are the data controllers of the personal data that **you** provide and/or that **we** collect from **you**. This means **we** are the

company responsible for deciding how **your** data is processed.

BISL Limited is part of the Markerstudy Group and provides products and services under various brands. If you want to know more about the Markerstudy Group and the brands that BISL operates you can find out more at www.bglinsurance.co.uk

Car, Home and Van Insurance

To provide **you** with car, home and van insurance, **we** need to share **your** data with the **insurers we** work with. This is to allow the **insurers** to consider **your** application for insurance and to allow them to deal with any claims **you** make on **your** insurance **policy**. The **insurers** will also be data controllers in relation to the data they receive from **us** and any additional data the **insurer** may collect about **you** when dealing with a claim. This means that the **insurers** are in charge of how they handle **your** data and **we** are not responsible for this.

Your insurer is set out in **your Schedule of Insurance**.

When **you** choose to add an additional product to **your** insurance policy, such as breakdown cover, **we** will also need to share **your** data with the supplier of the additional product to allow it to be provided.

You can find further information in the terms and conditions for each additional product.

If **you** pay for **your policy** by monthly instalments **you** will be taking out a credit agreement. **Your** credit arrangement will be provided by BFSL Limited, which is part of the Markerstudy Group and which provides credit arrangements on **our** behalf. Data relevant to **your** credit agreement will be shared with BFSL Limited. BFSL Limited will also be a data controller of this data and will be responsible for how that data is processed.

Where do we get the data from?

From you

Most of the data that **we** process will be data that **we** collect from **you** directly when **you** request a quote. **We** will ask **you** various questions to collect the data **we** need for the purpose of **your policy**. **We** will not be able to provide a quote unless **you** answer the mandatory questions.

From your use of our website and services

We also collect data about **you** based on **your** actions, for example **we** collect data about how and when **you** use **our** websites, or **our** services so that **we** can build up a picture of **you** as a customer. This can include information such as how many quotes **you** have obtained for insurance from **us**, mouse clicks/taps, mouse movements, page scrolling and text entered into forms. This helps **us** to provide **you** with a good service and to design improvements to **our** products and services (including changes to **our** website) but is also used to help **us** to prevent and detect fraud.

If **you** contact **us** electronically, **we** may collect **your** electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by **your** service provider. This information may be used by **us** and/or shared with and used by **insurers** to aid in the detection of fraud.

If **we** speak to **you** on the telephone **we** may record the telephone call and if **you** use **our** webchat service **we** will keep a record of the conversation. **We** do this so that **we** have an accurate record of **your** conversation with **us**. **We** also use this data for monitoring and quality control purposes and may use it for training purposes.

From price comparison sites

If **you** have been directed to **us** from a price comparison site then the price comparison site will have provided **us** with data that **you** entered in order to allow **us** to provide **you** with a quote.

When **you** purchase one of **our** policies through a price comparison site **we** will need to share some information with the price comparison site, for example, information relating to whether the **policy** has been purchased or the status of the **policy**. **We** will also exchange information that is necessary to help resolve any queries or complaints.

Our service providers

We or **our insurers** will sometimes use third parties to process personal information on **our** behalf. Where third parties process **your** personal information on **our** behalf, **we** will have a contract in place with them placing obligations on them to keep **your** data secure and only use it for the purposes that **we** authorise.

The third parties that **we** use may include, for example, IT service providers, market research agencies and debt collection agencies or tracing agents appointed by **us**.

From other companies

As part of considering **your** quote, administering (including amending or renewing) **your policy** or dealing with any claims on **your policy**, **we**, **our insurers** and/or **our** credit providers will exchange information about **you** with other companies and/or carry out checks with various databases, which

is standard practice in the insurance industry. **We** have set out below some of the common databases that may be checked.

DVLA

If **you** provide **your**, or any named driver's, driving licence number this will be passed to the DVLA, either by **us** or the **insurers we** work with, in order for a search to be carried out to confirm **your** (or any named driver's) licence status, entitlement and relevant restriction information and endorsement/conviction data.

Undertaking searches using **your** driving licence number helps **insurers** check information to prevent fraud and ensure **policy** premiums are fair.

A search with the DVLA will not show on **your** (or **your** named driver's) driving licence record.

For details relating to information held about **you** by the DVLA, please visit www.dvla.gov.uk

Credit searches

We and/or **our insurers** or credit provider(s) will carry out checks with credit reference agencies, including-

- checks against publicly available information such as the Electoral Register, County Court Judgments, bankruptcy or repossession information;
- checks against data relating to **your** credit history. If **you** enter into a credit agreement to pay for **your policy**, **we** may also pass to Credit Reference Agencies information **we** hold about **you** and **your** payment record with **us**. Credit Reference Agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud. **We** may ask Credit Reference Agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained and this together with other factors will be used to assess **your** application for a quote or a **policy**.

The credit reference agencies will keep a record of the search and you may see this recorded on your credit file whether or not you proceed with your quote. If you decide to take out a credit agreement, the search and details of your payment history with the credit provider will also be visible to other lenders. You can find out further information about how the Credit Reference Agencies collect and use personal data at www.callcredit.co.uk/crain which also provides you with details of how to contact the Credit Reference Agencies if you want to check the information they hold about you.

Claims and Underwriting Exchange and Other Registers and Databases

We, the **insurer** and/or the re-insurer exchange information with various databases and registers to help **us** check information provided, to detect and prevent crime or fraud and to obtain information about **your** no claims history. These may include the Claims and Underwriting Exchange Register, the Hunter Database, the Motor Insurance Anti-Fraud and Theft Register, the No Claims History Database and any other relevant industry databases or registers. Under the conditions of **your policy**, **you** must tell **us** about any incident (such as an accident or theft) which may give rise to a claim whether or not a claim is made. When **you** tell **us** about an incident, **we** or the **insurer** will pass this information to the registers and any other relevant registers.

Motor Insurance Database

Information relating to **your** insurance **policy** will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:-

- i. Electronic Licensing
- ii. Continuous Insurance Enforcement
- iii. Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- iv. The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If **you** are involved in a road traffic accident (either in the UK, the EEA or certain other territories), **insurers** and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having **your** vehicle seized by the Police. **You** can check that **your** correct registration number details are shown on the MID at www.askMID.com

Existing Data

We will check our existing records to see if you have held a policy

or obtained a quote with us, or any of the brands BISL Limited administer, before. We will also share personal data with our other brands, Group Companies and insurers for these purposes. The credit providers we work with (as described in the "Who is processing your data?" section above) will also carry out checks against data that they hold on you if you have held a credit agreement with them or applied for credit with them before.

Checking and comparing this data helps **us** to assess **your** quote (including at renewal). This data will also be used for research and analysis in accordance with the section headed "What do we use your data for?" below.

Publicly available sources

We or **our insurers** use some open sources of data which are not personal data (such as information about particular geographic areas) and combine this with the personal data that **we** hold about **you** (such as **your** own address) in order to assess insurance risk and provide **you** with an accurate quote.

Providing data about other people

We will sometimes need **you** to provide **us** with data about other people, for example where another person is being added to the **policy** as a joint policyholder or named driver. Where **you** give **us** data about someone else, **you** must make sure that **you** have made that person aware of this Privacy Policy. If **we** ask **you** to confirm **your** consent to certain data being processed, **you** are giving consent for **your** data and any relevant data relating to the other person to be processed. Where this privacy policy refers to "**your data**" this also includes data about anyone else named on the **policy** or whose data **you** provide **us** with.

What do we use your data for?

The data that **we** hold is used for the following purposes:-

Part 1 - Providing you with a quote and administering your policy

The personal data that **we** use for the purposes set out in this Part includes information **you** provide during **your** quote, information about previous or existing policies held by **us** or **our insurers**, identification information, information from credit reference agencies, **your policy** and payment history and behavioural information that **we** gather from **your** use of **our** website and how **you** manage **your policy**.

Providing you with a service

As **you** would expect, this data is used to provide **you** with the service **you** have requested, for example a quote or an insurance **policy**. When **you** take out a **policy**, **we** will continue to use **your** data to provide **you** with annual renewal quotes and where **we** can **we** will use the data to automatically renew **your policy** and continue to provide **you** with insurance cover. If **you** would prefer that **we** don't use **your** data to automatically renew **your policy** then **you** can opt out of the automatic renewal process by contacting **us**. This means **we** will still use **your** data to generate a renewal quote but **your policy** will not renew unless **you** tell **us** that **you** would like to accept the renewal quote. **You** can find more information about this in **your policy** documents.

Credit agreements and payments

Both **we** and the credit provider use this data (including data held in relation to our other brands) to help **us** build up a picture of **you** as a customer. This allows **us** to carry out more accurate assessments of **you** as a customer when **you** apply for products with **us**, including creditworthiness assessments. It helps **us** to provide **you** with more relevant information such as making sure **we** show **you** the right content at the right time. **We** also use this information to help calculate **your** future quotes. This information will also be shared with our insurers for these purposes.

Data will also be used by **us** or **your** credit provider (if applicable) to administer any payments due under **your** policy and this will include (where necessary) sharing data relating to **your** payments with credit reference agencies, debt collection agencies or any financial organisations such as banks or payment providers for purposes connected with payment processing, refunds, funding or associated services. If **you** have taken out credit **you** can find further information within the credit agreement.

Additional information about your circumstances

If **you** let **us** know that **you** have any accessibility requirements or any circumstances which may impact the service **we** provide to **you**, **we** will keep a record of the information **you** provide so that **we** can provide an appropriate service to **you** for example if **you** tell **us** that **you** need documents in an alternative format. Where **we** can, and if **we** feel it is appropriate, **we** may also pass this information to our suppliers or partners to ensure that **they** can also

provide an appropriate service to **you**.

Data protection law says that **we** have to tell **you** the legal basis on which **we** process **your** personal data.

In relation to personal data used for the purposes described in this Part 1, **we** process this data because it is necessary to perform the contract that **we** have in place with **you** to provide **you** with the quote or the **policy** that **you** have requested.

Part 2 - Fraud Prevention

In order to prevent and detect fraud **we**, the credit provider and/or the insurer or the re-insurer may use the personal data set out above at any time to undertake searches to prevent fraud and money-laundering and to verify **your** identity. This will include checking or sharing **your** details with credit reference agencies and fraud prevention agencies.

If false or inaccurate information is provided or if **we** or a fraud prevention agency determine that **you** pose a fraud or money laundering risk, **we** may refuse to provide the services and/or financing **you** have requested and **we** may stop providing existing services to **you**.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies and which may be checked by other organisations for example when: checking details on applications for credit and credit related or other facilities; managing credit and credit related credit accounts or facilities; recovering debt and tracing beneficiaries; checking details on applications for new products and dealing with claims for all types of insurance. This may result in others refusing to provide services, financing or employment to **you**.

Fraud prevention agencies can hold **your** personal data for different periods of time, and if **you** are considered to pose a fraud or money laundering risk, **your** data can be held by them for up to six years.

In relation to personal data used for the purposes described in this Part 2, **we** process this data because **we** have a legitimate business interest in carrying out these activities to protect against fraud and because there is a substantial public interest in preventing and detecting crime including fraud.

Part 3 - Other Uses of Data

Marketing

When **you** request **your** quote **you** will be given an opportunity to confirm whether **you** are happy to receive marketing material from **us**. If **you** confirm **you** are happy to receive this material, **we** will use **your** postal address, email address and telephone number to send **you** marketing materials by post, email, telephone call or SMS. **We** do not pass **your** data to third parties for marketing purposes.

You can change **your** mind at any time by logging into **your** Self Service Centre and updating **your** preferences. **You** can also unsubscribe from emails by clicking on the unsubscribe link on any marketing emails that **we** send **you** or by contacting **us**.

This will not impact any communications that **we** need to send **you** for the purpose of **your policy**, for example communications about **your** renewal, updates about **your policy** or information about any quotes **we've** provided to **you**.

We use the data **we** hold to help **us** understand **our** customer demographic, to help **us** improve the services that **we** provide to **you** and to help **us** target **our** advertising and marketing so that **we** show customers adverts or marketing which may be more relevant to them. **We** may sometimes work with carefully selected third parties to do this for example using advertising services provided by organisations such as Google and Facebook and may share data with them to carry out this research and analysis, however will not sell **your** data to third parties for them to market to **you**.

Market Research

From time to time **we** may want to use **your** postal address, email address and/or telephone number to contact **you** to assist **us** with **our** research by asking **you** a few questions about the service **you** have received or by asking if **you** would like to complete a review of **our** services. **We** may sometimes ask market research companies to contact **you** on **our** behalf.

If **you** would prefer **us** not to contact **you** for market research purposes then **you** can let **us** know by contacting **us**.

Research and Analysis Activities

We use data relating to **your** quotes or **your policy**, including

you claims history, to carry out various research and analysis activities to help **us** to regularly review and improve the products and services **we** provide and carry out research relating to underwriting, claims and pricing. **We** also share this data with **our insurers** to enable them to use this data for these purposes. Where possible, data will be shared on an anonymised basis. The data will not be used to make any decisions that will affect **you** or any other individual.

We also use the data that **we** collect about **you** through **your** website usage to carry out research and analysis into usage and activities on **our** website to enable **us** to continue to improve **our** website and **our** products and services.

In relation to personal data used for the purposes described in this Part 3, **we** process this data because **we** have a legitimate business interest in carrying out these activities to promote and improve **our** business. **We** have ensured appropriate safeguards to protect **your** rights when processing this data for these purposes.

Part 4 - Special Personal Data and Criminal Convictions

In order to provide **you** quote and administer **your policy** **we** may ask **you** to provide data which data protection law classifies as "special personal data". This includes information about **your** health (such as any medical conditions) or information relating to criminal convictions or alleged or actual criminal offences.

Where **we** collect special personal data and criminal conviction or offence data to provide **you** with **your** quote and **your policy**, **we** process this data because it is in the substantial public interest to do so for the purposes of advising on, arranging, underwriting or administering an insurance contract.

It may also be necessary for **us** to retain a copy of any special personal data and criminal conviction or offence data for the purpose of making or defending claims or preventing or detecting crime, including fraud.

How long do we keep data?

We'll only keep **your** personal data as long as **we** need it and ensure it is securely destroyed when it is no longer required. **We** do however need to keep certain data after **your policy** has ended for certain periods as detailed below.

Generally, if **you** take out a **policy** with **us**, **you** can expect us to keep **your** data for a period of 10 years following the end of **your policy** unless there is a requirement for us to keep the data for longer, for example if there are any ongoing queries or claims relating to the **policy**.

We keep data for these periods as it plays an important part in allowing **us** to undertake fraud detection and prevention activities, allows **us** to deal with any queries or complaints that may arise regarding the quote and allows us to carry out research and analysis to help us improve our products and services (as described in the section headed "What do we use your data for?").

Overseas Transfer of Data

We may use **third party** suppliers to process personal data about **you**. Some of these suppliers may be located in countries outside the UK which may not have equivalent laws in place to protect **your** personal data. For example, **we** use **third party** software suppliers to process data such as **your** IP address and email address. **Our insurers** may also process personal data in countries outside the UK which may not have equivalent laws in place to protect **your** personal data. **Our insurers** are data controllers in respect of any such processing.

Whenever **we** do use third party suppliers to process personal data about **you** outside the UK **we** will ensure that **your** personal data is kept securely, is only used for the purposes set out in this Privacy Policy and is afforded equivalent protection as it would be if it were processed in the UK. **We** do this through various mechanisms, for example making sure that approved contractual clauses are in place with the supplier. If **you** would like any further information please contact **us** using the details in the "Contacting Us" section.

Your Rights

Data protection law gives **you** various rights in relation to **your** personal data. All the rights set out below can be exercised by contacting **us** using the contact details set out under the "Contacting us" section below. Those rights include:-

- You** have the right to ask **us** to provide a copy of the personal data that **we** hold about **you**. This is called a Data Subject Access Request or "DSAR".

You can access information about **your policy** and **your policy** documents by logging into **your** Self Service Centre. If **you** want to receive other personal data that BISL Limited holds then please contact **us** using the contact details below. When contacting **us** please describe the information **you** require and include the following: **your** full name, **your** date of birth, **your** full address and your quote/**policy** number. For security purposes **we** may need to ask **you** for further information to verify **your** identity. If **you**

require information sending to different contact details to those held on **your policy** please include a copy of **your** passport or driving licence and proof of address such as a recent utility bill to assist **us** in verifying **your** identity. **We** might also need to ask **you** for additional information to help **us** locate the data that **you** are looking for.

Once **we** have all the information that **we** need to process **your** DSAR, **we** will respond within one month unless **your** DSAR is very large or complex, in which case **we** may need to extend this period. If **we** need to do this **we** will let **you** know.

If **you** want to make a DSAR in relation to personal data that is held by the **insurer** of **your policy** then **you** will need to contact the **insurer** directly. **You** can find their details in **your policy** documents.

- You** have the right to ask **us** to correct inaccurate personal data that **we** hold about **you**. If **you** think any of **your** personal data is inaccurate, please contact **us** and, provided **we** can verify **your** identity and are satisfied as to the accuracy of the correction requested, **we** will correct the relevant personal data as soon as **we** can.
- You** have the right to request that **we** provide a copy of **your** personal data in a machine readable format or to ask **us** to send **your** personal data to another company. This applies to personal data that **you** have provided to **us**, which **we** have processed electronically, such as data **you** entered on **our** website when **you** obtained a quote.
- You** also have the right to ask **us** to delete personal data that **we** hold about **you**. **We** are obliged to delete personal data in some circumstances, such as where it is no longer needed. However, data protection laws allow **us** to keep the personal data if **we** need to, for example if the data is needed to allow **us** to administer **your policy** or if the data is needed for fraud prevention. In any case, **we** will retain your personal data in line with the retention periods detailed under "How long do we keep data?" above.
- You** have the right to ask **us** not to do anything with **your** personal data except store it in limited circumstances, such as if **you** and **we** do not agree on the accuracy of personal data and steps are required to validate it.
- You** have the right to object to **us** processing certain personal data about **you**. For example, **you** can ask **us** to stop processing data for marketing or market research purposes. However, where **we** need to continue to process the personal data, for example to administer **your policy** or for fraud prevention purposes, **we** are not obliged to stop processing it.
- You** have the right to ask to review significant decisions that **we** have made about **you** wholly by automated means. The nature of the quotes that **we** provide to **you** means that **we** have to use this kind of automated decision making in relation to **your** personal data (including special categories of personal data) to assess **your** quotes. This means that **our** computers will consider lots of different pieces of information about **you** and about the **policy** **you** have requested (such as information about **your** vehicle) in order to calculate whether or not **we** are able to offer **you** a quote, at what price this should be and whether **we** can offer **you** a credit agreement to pay for **your** premium. Automated decision making will be used when **you** request a quote, when **we** are considering whether **we** can offer **you** a renewal quote and also if any changes are made to **your policy**. **We** may also use automated decision making to decide if **you** pose a fraud or money laundering risk. If **you** ask us to review the decision, **we** will make sure that it is examined by a human and **we** will confirm the outcome to **you**. This does not necessarily mean that the decision will be changed.

Contacting us about data

If **you** would like to contact **us** about any of **your** data rights set out under "Your Rights" above, then please contact datarequest@bglgroup.co.uk or write to Data Requests, BGL Customer Services, Fusion House, Katharine Way, Bretton, Peterborough PE3 8BG. **You** can use these details to contact BISL Limited, BFSL Limited or ACM ULR Limited which are all part of the Markerstudy Group.

If **you** have any other queries or concerns about this Privacy Policy, or if **you** would like to contact the Data Protection Officer, for BSL Limited, BFSL Limited or ACM ULR Limited, **you** can email DPO@bglgroup.co.uk or write to the Data Protection Officer at Fusion House, Katharine Way, Bretton, Peterborough, PE3 8BG. Please make sure **you** include details of the product and brand that **you** are contacting the Data Protection Officer about in **your** email or letter.

Information Commissioner's Office

If **you** have a complaint regarding how **your** personal data has been processed by **us** then please contact **us** first using **our** complaints procedure set out in **your policy** documents.

You also have the right to complain to the Information Commissioner's Office, which regulates data protection compliance. **You** can find more information by visiting their website www.ico.org.uk

