

# good with money

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Savings & investments

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Life assurance

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**Car & home insurance**

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Retirement planning

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Ethics as standard

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Membership

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**Please call 08457 46 46 46 if you would like to receive this information in an alternative format such as large print, audio or Braille.**

**The Co-operative Insurance is a brand name used by CIS General Insurance Limited.**

**CIS General Insurance Limited is authorised and regulated by the Financial Services Authority.**

**Registered Office: Miller Street, Manchester M60 0AL. Registered in England number 29999R.**

Co-operative Financial Services Limited, Registered Office: New Century House, Manchester M60 4ES. Registered Number IP29379R.

Calls may be monitored or recorded for security and training purposes. For BT customers, calls to 0800 numbers are free and calls to 0845 numbers will cost no more than 4p per minute. Call charges from other companies may vary and you may want to check this with your service provider.

The **co-operative** insurance  
good with money

# Motor car insurance

## Policy summary

## Type of insurance and cover

This is an insurance for private type motor cars, dual purpose vehicles (e.g. estate cars), commercial vehicles not used for business purposes and motor caravans.

This is a summary of the Policy. Please refer to the Policy booklet for full details of terms, exclusions and conditions. A specimen copy of the Policy booklet is available on request.

This Policy Summary details the motor car insurance we provide. If you take out motor car insurance with us your Policy Details and Certificate of Motor Insurance will confirm the cover you have chosen.

## Insurer

CIS General Insurance Limited.

## Significant features and benefits

Liability for death of or injury to third parties (including passengers)
Liability for damage to property (limit £20,000,000 any one accident)
Liability of passengers to other parties
Legal costs incurred with our consent (limit £5,000,000 any one accident for property damage)
Loss of or damage to the car as a result of fire or theft
Accidental damage to the car (including its accessories)
Replacement of locks following theft of keys (limit £750 any one claim)
Personal accident benefit of £5,000 for you and/or your spouse for death or certain disabilities
Medical expenses – up to £250 for each occupant of the car
Replacement of child car seats following their loss or damage or impact damage to the car
Loss of or damage to personal effects – up to £250 for any one occurrence
Accident recovery service (subject to certain limitations) (provided on our behalf by Inter Partner Assistance)
Foreign use – up to 8 days cover in any EU and certain other associated countries during the policy year
The maximum no claim discount entitlement is 70% for a new policy but this increases to a maximum of 75% following further claim-free years with The Co-operative Insurance

## Optional covers

Motor Legal Expenses – up to £100,000. Plus a 24-hour legal helpline which provides confidential advice on any personal motoring-related legal problems  
(managed on our behalf by The Co-operative Legal Services Limited)

UK and European Breakdown cover (subject to certain limitations)  
(provided on our behalf by Inter Partner Assistance)

Protected Discount (you may qualify for our Protected Discount Scheme)

Extended foreign use – extends the cover provided in the UK to all EU and certain other associated countries for the entire policy year (subject to limit of 90 days per trip)

Enhanced courtesy car – provides access to a similar replacement car (subject to certain limitations) for up to 14 days if your car is stolen and not recovered, immobilised as a result of a road accident or written off  
(administered on our behalf by Albany Assistance Limited).

## Significant and unusual exclusions and limitations

A new motor policy will not normally be issued to any person aged over 75.

An excess of £100 applies to each claim (except for liability claims and certain windscreen claims).  
(See Claims Settlement Provisions [Section B: Insured Vehicle – Loss or Damage and Section C: Insured Vehicle – Fire or Theft] of the Policy.)

An additional excess, as specified below, applies where the driver or person in charge is aged:

(i) under 21 years	£300
(ii) 21-24 years	£200
(iii) 25 years or over and has not held a full driving licence for one year or longer	£150.

(See Claims Settlement Provisions [Section B: Insured Vehicle – Loss or Damage] of the Policy.)

A range of voluntary excesses (£50, £100, £150, £250 or £350), which will apply in addition to the above excesses, are available for a reduced premium. (See Claims Settlement Provisions [Section B: Insured Vehicle – Loss or Damage] of the Policy.)

## Significant and unusual exclusions and limitations (continued)

A limit of £150 applies to claims for damage to windscreen, window or sunroof glass (other than glass roof panels) if you do not use one of our appointed windscreen specialists to undertake the repair or replacement. (See Claims Settlement Provisions [Section B: Insured Vehicle – Loss or Damage and Section C: Insured Vehicle – Fire or Theft] of the Policy.)

A limit of £500 applies to loss of or damage to electronic equipment permanently fitted to the vehicle post-manufacture. (See Section B: Insured Vehicle – Loss or Damage and Section C: Insured Vehicle – Fire or Theft of the Policy.)

Third Party cover whilst you are driving another vehicle is not generally available except when:

- (i) the vehicle does not belong to you and is not hired to you under a hire purchase agreement and
- (ii) there is no other insurance policy which insures you and
- (iii) the vehicle is not being driven outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands and
- (iv) the vehicle is not being driven to secure its release following seizure by, or on behalf of, any government or public authority.

(See Section A: Third Party Liability of the Policy.)

If any part or accessory of your vehicle is not available, the most we will pay will be the cost shown in the manufacturer's last UK price list (plus the reasonable fitting costs). We may make a monetary payment on this basis if such a part cannot be obtained. If your vehicle is three years old or more, or if it has been imported, we may decide to repair it with parts which have not been made by your vehicle's manufacturer but are of a similar standard. (See Conditions of the Policy.)

Loss or damage caused by theft will not be covered if you leave the ignition keys in or on the vehicle whilst it is unoccupied.

(See Section C: Insured Vehicle – Fire or Theft.)

Loss or damage caused by theft will not be covered if the vehicle is driven or used without your permission by any member of your family or household, unless the person is reported to the police for taking the vehicle without your consent. (See Section C: Insured Vehicle – Fire or Theft.)

Loss or damage caused by theft or attempted theft will not be covered if you have told us that your vehicle is fitted with an anti-theft tracking device and, at the time of the incident

- (i) the device is not active/armed and in full working order or
- (ii) the annual network subscription for the maintenance contract on the device is not current.

(See Section C: Insured Vehicle – Fire or Theft.)

## Duration of the policy

The Policy will normally remain in force for 12 months. The period of insurance will be confirmed in the Policy Details issued with your policy documents.

## Your Right to Cancel

When you receive your policy documents you will have 14 days in which to cancel the policy if you no longer require the insurance. If you cancel the policy during this time you may be entitled to a pro rata refund of the premium paid.

If you cancel the policy after 14 days but before the first renewal date a cancellation fee of £35.00 will apply in addition to the pro rata charge for the time you were on cover.

## Our service to you

### Dealing with complaints

We aim to give our customers a high standard of service. The Co-operative Insurance has well-established complaints handling procedures to ensure that all causes of concern are dealt with fairly and promptly. Please contact us if you would like us to send you a leaflet describing these procedures.

If you would like a leaflet or need to make a complaint, please contact:

Central Customer Relations Unit

The Co-operative Insurance

Miller Street

Manchester M60 0AL

Telephone **0845 300 0374**

Email: [customerfeedback@cfs.coop](mailto:customerfeedback@cfs.coop)

If you decide to cancel the policy after the policy has renewed for the first time, no cancellation charge will be applied but you will be charged a pro rated amount for the time you were on cover.

N.B. A refund of premium is not allowed if you cancel only the optional Breakdown cover or optional Extended Foreign Use cover.

## Making a claim

Should you need to make a claim between the commencement of the insurance and the receipt of your policy documents please telephone **The Co-operative Insurance claims line on: 0845 999 8888.**

If your complaint is not dealt with to your satisfaction, you can then complain to:

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone **0845 080 1800**

Making a complaint will not affect your legal rights.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme which provides protection to customers of authorised financial services firms.

The Financial Services Compensation Scheme can pay compensation of:

- (a) 100% of a claim without any upper limit, where the insurance is compulsory (e.g. third party motor insurance) or
- (b) 90% of a claim without any upper limit, for other insurances

if an authorised firm is unable, or likely to be unable, to pay claims against it.

In general, this is when a firm becomes insolvent or has gone out of business.

Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme,  
7th Floor, Lloyd Chambers, 1 Portsoken Street,  
London E1 8BN  
Telephone **020 7892 7300**

## Your personal information

### **This section explains your rights as a Co-operative Insurance customer and the basis upon which we do business with you.**

Please take a few minutes to read this document carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

We are required to send you this information to comply with current Data Protection legislation. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Any information you provide is collected on behalf of CIS General Insurance Limited, part of The Co-operative Financial Services, and will be used for the administration of the policy and in relation to any other business you may have with us at any time. To manage your policy, including underwriting and claims handling, we may disclose this information to other insurance companies or third parties acting on our behalf.

The information will be used to ensure that our records are accurate and may be analysed by members of The Co-operative Financial Services family of businesses to improve our service to you.

If you have been introduced to us through an organisation with which we have an association, we may provide them with certain information regarding the business you have taken out.

If you provide us with information about any other person we shall assume you are acting on their behalf and, if they are aged 18 or over, you have their consent for their information to be provided to us.

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If any of it is inaccurate, you may ask us to correct it. If you have any questions or you'd like to find out more about this notice you can write to our Compliance Department, The Co-operative Insurance, Miller Street, Manchester M60 0AL.

## Information on products and services

The information you provide may also be used for research and marketing purposes by us and The Co-operative family of businesses. Therefore from time to time, you may receive information about special offers, products or services that we feel may be of interest to you. If you do not wish to receive such information, telephone us on **08457 46 46 46** (calls may be monitored or recorded for security and training purposes) or write to our Compliance Department at the address opposite.

Please be assured that we won't make your personal details available to any company outside The Co-operative family of businesses to use for their own marketing purposes.

## Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), managed by the Motor Insurers' Bureau (MIB). The MID and the data stored on it may be used by certain bodies permitted by law including, but not limited to, the DVLA, DVANI, Insurance Fraud Bureau and the Police for the purposes of:

- (i) Electronic Vehicle Licensing and Continuous Insurance Enforcement
- (ii) law enforcement
- (iii) preventing and detecting crime and the apprehension and/or prosecution of offenders (including but not limited to establishing whether a driver's use of the vehicle is likely to be adequately covered by a motor insurance policy)
- (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 in the United Kingdom or abroad, other insurers and/or the MIB may search the MID to obtain relevant policy information.

Persons (including their 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.

You can find out more about this from us or at [www.mib.org.uk](http://www.mib.org.uk)

**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](http://www.askmid.com)**

## Fraud prevention, detection & claims history

In order to prevent and detect fraud we may at any time:

- share information about you with other organisations and public bodies including the Police
- check and/or file your details with fraud prevention agencies and databases and, if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
  - help make decisions about the provision and administration of insurance, credit and related services for you and members of your household
  - trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies
  - check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity
- undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

## Claims history

- Under the conditions of your policy you must tell us about any insurance-related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at renewal, to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

## Law applicable to the contract

The law applicable to your place of residence (or in the case of a business to the place where the principal office is situated) in the United Kingdom, the Isle of Man or the Channel Islands will apply to the business relationship between us and any products or services we provide. Any terms and conditions of your policy will be supplied in English and we will communicate with you in English.

## Charges for duplicate documents and making changes to your policy

If you have bought a new car, want to add another driver or wish to make any other change to your policy, it's easily done through our Customer Contact Centre on **08457 46 46 46**.

In order to cover our administration costs we will apply a fee of £15.00. The administration fee will be in addition to any increase in premium that may occur. The main types of change for which we will charge an administration fee are:

- Changing your vehicle.
- Adding a temporary additional driver.
- Adding or removing drivers.
- Requesting replacement documents (including certificates).
- Changing the level of your cover.

## About The Co-operative Insurance and your policy

The Co-operative Insurance Customer Contact Centre provides information only on the motor insurance available from The Co-operative Insurance. The Co-operative Insurance only offers its own motor insurance.

The Co-operative Insurance is a brand name used by CIS General Insurance Ltd. CIS General Insurance Ltd is authorised and regulated by the Financial Services Authority. You can check this by visiting [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or contacting the FSA on **0845 606 1234**.

## Basis of trading

The Co-operative Insurance is part of an integrated financial services business within The Co-operative, one of the largest consumer-owned businesses in the world. Profits on general insurance business may be used to contribute to The Co-operative through the payment of dividends.

## Contact us

**If you have any further questions about your insurance, please call**

**08457 46 46 46**

Lines open Monday to Friday 8am-8pm, Saturday 8am-5pm and Sunday 9am-4pm (including Bank Holidays except Christmas Day, Boxing Day and New Year's Day).

# Scale of discounts

## No Claim Discount (NCD)

The following discounts from the basic premium may be allowed where you provide documentary evidence of claim-free driving from another insurer. See opposite for details of the documents we will accept as satisfactory evidence.

0 claim-free years – Nil or Introductory Discount (see below)	1 claim-free year – 50%	2 claim-free years – 60%
3 claim-free years – 65%	4 claim-free years – 67%	5 claim-free years or more – 70%

The following table sets out the NCD entitlement at the next renewal date following a claim-free year or the making of one or more claims:

Current NCD level	Discount entitlement at the next renewal date following:					
	No claims in current year	1 claim in current year	2 claims in current year	3 claims in current year	4 claims in current year	5 claims in current year
Nil	50%	Nil	Nil	Nil	Nil	Nil
25% Introductory Discount – see below	50%	Nil	Nil	Nil	Nil	Nil
40% Introductory Discount – see below	50%	Nil	Nil	Nil	Nil	Nil
50% (1 year)	60%	25%	Nil	Nil	Nil	Nil
60% (2 years)	65%	40%	Nil	Nil	Nil	Nil
65% (3 years)	67%	50%	25%	Nil	Nil	Nil
67% (4 years)	70%	60%	40%	Nil	Nil	Nil
70% (5 years)	72%	65%	50%	25%	Nil	Nil
72%* (6 years)	73%	67%	60%	40%	Nil	Nil
73%* (7 years)	74%	70%	65%	50%	25%	Nil
74%* (8 years)	75%	72%	67%	60%	40%	Nil
75%* (9 years)	75%	73%	70%	65%	50%	25%

\* Available only at renewal of existing Co-operative Insurance policies.

The NCD entitlement is not affected by claims for (i) damage to the windscreen, window or sunroof glass only, (ii) the provision of a courtesy car under the optional Enhanced Courtesy Car cover, (iii) assistance with uninsured losses under the optional Motor Legal Expenses cover or (iv) assistance under the optional Breakdown cover.

## Acceptable evidence of NCD

Acceptable evidence will normally be the original of your latest motor insurance renewal invitation or policy schedule from your UK motor insurer.

The document must show the number of years NCD earned and the expiry date of your last UK motor policy.

We are unable to accept the following documents as evidence of NCD:

- photocopies or faxes
- certificates of motor insurance or insurance quotations
- evidence of NCD already being used on another motor policy
- evidence which is over three years old.

If there has been a gap since your previous UK motor policy expired, we will require a covering letter explaining the reason for the break in cover.

## Introductory discounts

### Named Driver Discount

As a new proposer you may enter the Scale at up to 65% provided that:

- (i) you are, or have been within the last 12 months, a named driver on another Co-operative Insurance motor car policy
- (ii) you have not had any accidents or losses under that or any other motor policy
- (iii) no driver has been convicted of a motoring offence in the last 4 years or has a prosecution pending. Parking offences or a single speeding offence per driver will be ignored.

The following shows the Discount you could be entitled to:

- Proposer aged 20 or over **and** 1 claim-free year under another Co-operative Insurance motor car policy – 50% Discount
- Proposer aged 21 or over **and** 2 claim-free years under another Co-operative Insurance motor car policy – 60% Discount
- Proposer aged 22 or over **and** 3 or more claim-free years under another Co-operative Insurance motor car policy – 65% Discount.

This Discount cannot be used in conjunction with any other Introductory Discount.

Note: Named drivers can only begin to earn this Discount from age 19.

## Pass Plus Discount

As a new proposer you may enter the Scale at 40% provided that:

- (i) you have passed the Pass Plus test
- (ii) no driver
  - a) has had any accident or loss in the last 4 years
  - b) has been convicted of a motoring offence in the last 4 years or has a prosecution pending.  
Parking offences or a single speeding offence will be ignored.

## Enhanced Discount

As a new proposer you may enter the Scale at 40% provided that:

- (i) you are aged 25 or over
- (ii) you have held a full UK driving licence for at least 4 years
- (iii) no driver
  - a) is aged under 25
  - b) has had any accident or loss in the last 4 years
  - c) has been convicted of a motoring offence in the last 4 years or has a prosecution pending.  
Parking offences or a single speeding offence will be ignored.

Other new proposers will normally enter the Scale at 25% Discount unless any driver has had an accident or loss in the last 12 months, in which case no Discount is allowed.

## Protected discount

If you are entitled to a Discount of 70% or more and there has not been more than one claim in the last three years, you may qualify for our Protected Discount Scheme.

In return for an extra premium, this guarantees a Discount of at least 70% at the next renewal date provided that there have been no more than two claims in the preceding three years (including claims with a previous insurer).

Three claims will result in the Protected Discount Scheme being withdrawn at renewal. Four or more claims will also result in a reduction of NCD.