

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

# Motor vehicle policy

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# Introduction

Welcome to The Co-operative Insurance motor Insurance policy. Keep this booklet somewhere safe, because it contains useful telephone numbers and important information about what you're insured for, how to make claims and how to update your policy if your circumstances change.

You'll also find full details about what to do in the event of an accident, breakdown or windscreen damage – just follow the simple procedures and leave everything else to us.

Obviously, we hope you won't have the misfortune to have to make a claim but, if you do, rest assured we'll do everything we can to get you back on the road as quickly as possible.

To understand the level of cover you have purchased, you should read this booklet together with your Policy Details and Certificate of Motor Insurance. Your Policy Details summarises the cover you have chosen, while this booklet gives full details.

If any Endorsements apply to your policy, the relevant Endorsement number(s) and the details of where the Endorsement wording can be found will be shown either in your Policy Details against "Endorsements operative" or in the "Important information" leaflet which accompanies your renewal invitation. Endorsements are changes to the standard cover provided by your policy.

We recommend you keep the Policy Details, Certificate of Motor Insurance and any additional Endorsements in the sleeve inside the front cover of this booklet.

You have a right to cancel your policy. Instructions can be found at the back of this document if you wish to exercise your right to cancel.

Finally, please take time to read through the Confirmation of Your Details to ensure we have recorded the information you provided correctly. Happy motoring!

## Useful contact numbers

For **general enquiries** or to make a change to your policy call

**08457 46 46 46**

Lines open Mon to Fri 8am-8pm, Sat 8am-5pm and Sun 9am-4pm.

For **claims** or for details of your nearest Co-operative Insurance appointed repairer call

**0845 999 8888**

Lines open 24 hours a day, 7 days a week.

For **accident recovery and breakdown assistance**

call The Co-operative Insurance RoadRescue emergency helpline

**08000 929069** or  
**0044 161 930 8808** (from outside UK)

Lines open 24 hours a day, 7 days a week.

For **windscreen repair** or replacement call

**0800 587 6887**

Lines open 24 hours a day, 7 days a week.

For free **legal advice** call

**0845 300 3366**

Lines open 24 hours a day, 7 days a week.

For **uninsured loss recovery** and **temporary replacement vehicle** enquiries call

**0845 300 3367**

Lines open Mon to Fri 9am-5pm.

## How to make changes to your policy

It's important that all the details in your policy are accurate and that you are happy with the cover provided, so it makes good sense to check that everything is in order now.

Please contact us on **08457 46 46 46** if:

- any of the information contained in the Policy Details or Certificate of Motor Insurance is incorrect
- you change your name, your address or your vehicle
- you wish to amend the cover provided by your policy (for example, you may want to increase your level of cover from 'third party fire and theft' to 'comprehensive', or make changes to the driving restrictions, or increase the amount of voluntary excess you pay)
- you wish to change driver details.

Remember that if you change your vehicle you must obtain a new Certificate of Motor Insurance before you use the replacement vehicle.

If you notify us of a permanent change of vehicle, cover will operate on the vehicle being replaced until midnight on the date from which the change of vehicle is operative. For an additional premium, you can request an extension of cover on the vehicle being replaced beyond this date.

We recommend that you keep any replacement Policy Details or Endorsements issued to you in the sleeve inside the front cover of this booklet.

If you make any further changes to your policy cover other than at renewal, or if you request duplicate documents, we may charge you an administration fee of £15.00. The administration fee will be in addition to any increase in premium that may occur.

**To amend your policy call**

**08457 46 46 46**

Lines open 8am-8pm Mon to Fri, 8am-5pm Sat and 9am-4pm Sun.

# How to make a claim

We've made the process of claiming as easy and straightforward as possible.

If your vehicle is:

- stolen or damaged, or
- involved in an accident

you should call The Co-operative Insurance claims helpline on **0845 999 8888** (lines open 24 hours a day, 7 days a week).

It is important that you report an accident to us as quickly as you can, even if you are not making a claim under your policy.

## Repairing the damage

If your vehicle suffers insured damage, our claims team will advise you of your nearest Co-operative Insurance appointed repairer\*.

To offer you fast, efficient service, all Co-operative Insurance appointed repairers assure you of the following benefits:

- They are authorised to begin work immediately on repairs on production of your Co-operative Insurance Certificate of Motor Insurance or cover note.
- They will provide a free collection and delivery service.
- They will guarantee all their work.
- They will provide you with a **courtesy car** for the duration of the repairs.

We appreciate that having your vehicle off the road disrupts your day-to-day routine and can cause great inconvenience.

We'll do everything in our power to keep delays to vehicle repairs to a minimum.

To report an accident or claim call

**0845 999 8888**

Lines open 24 hours a day, 7 days a week.

\*Excluding Northern Ireland, the Channel Islands and the Isle of Man.

# Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC).

MID data may be used by the DVLA and DVLENI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or preventing and detecting crime. If you are involved in an accident in the United Kingdom or abroad other UK insurers, the Motor Insurers' Bureau or MIIC may search the MID to obtain relevant policy information.

Persons 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 your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com)**

# What to do if you are involved in a motor accident

To help us process accident claims with minimal delay, it is important that you capture as much information as possible, including details of other driver(s), witnesses and any police that attended the scene.

When you call us to report a claim we will ask for the following information:

- the motor insurance policy number for the vehicle involved in the accident, together with the name and address of the policyholder
- details of the claim, including the date of the incident, how the incident occurred, the damage caused, property lost and any injuries sustained
- details of the other party involved, including vehicle registration number, name and address of the driver and their insurance details

On receipt of these details, we will provide a fast and fair claims service of the highest standard, including:

- reassurance and advice on the steps involved in making a claim
- details of your nearest Co-operative Insurance appointed repairer
- confirmation of what you are covered for and what you will need to pay.

We will aim to:

- respond to all claim notifications within 24 hours of receipt

- respond to all correspondence within five working days
- issue settlement cheques within 24 hours of receiving all necessary documentation.

## Our free accident recovery service

If the **Insured Vehicle** is immobile or unsafe to drive after an accident, call **The Co-operative Insurance RoadRescue** emergency helpline on **08000 929 069**. (This service is only available for cars and motor cycles.)

We will arrange for the **free** recovery of your vehicle to a suitable repairer (usually one of our appointed repairers near to your home or destination) or, at your request, to **Your Home**, if nearer. If the repairer cannot accept the vehicle at the time of recovery, it will be stored free of charge for up to 48 hours.

The driver and up to six passengers will be taken, in one journey, to **Your Home** or to the planned destination. Alternatively, we will arrange and pay for:

- (i) one night's accommodation (bed and breakfast only) subject to a maximum cost of £40 per person, or
- (ii) a temporary hire vehicle up to 1100cc for a maximum of 24 hours.

**Note:** We will choose the most appropriate option.

For free accident recovery call

**08000 929 069**

Lines open 24 hours a day, 7 days a week.

# What to do if your vehicle breaks down

Vehicles can break down anytime and anywhere – but we're ready and waiting to get you out of trouble.

**Co-operative Insurance RoadRescue** is our roadside emergency assistance service for motor cars and motor cycles. Different levels of service are available:

- if **Your Vehicle** cannot be driven following an accident, recovery to a suitable repairer or to **Your Home** is **free**, but
- if **Your Vehicle** breaks down **you will be charged** for repair or recovery assistance, unless you have purchased **Co-operative Insurance RoadRescue Plus**.

## Co-operative Insurance RoadRescue, 24-hour breakdown assistance for all

If **Your Vehicle** breaks down, roadside assistance is available by calling our emergency helpline any time day or night.

We will arrange for the appropriate assistance, including:

- repair at the roadside
- recovery to the nearest repairer
- onward transport if required.

You will be required to pay the call-out fee and the cost of any towing, labour or spare parts, unless you have paid an additional premium for the **Co-operative Insurance RoadRescue Plus** service.

Please note that **Co-operative Insurance RoadRescue** is available **only in the United Kingdom**. You should also bear in mind that if you choose to make your own recovery arrangements, you cannot subsequently claim any of the benefits provided. If we have agreed to provide assistance and you later decide it is no longer required, you must call to tell us of your decision.

## Co-operative Insurance RoadRescue Plus – extra cover against breakdown costs

The following is only a summary of the cover available with **Co-operative Insurance RoadRescue Plus** – please refer to pages 18 to 21 for full details of terms, exclusions and conditions that apply. **Co-operative Insurance RoadRescue Plus** cover is operative on your policy only if Section I is specified as operative in your Policy Details.

Available for an additional premium, **Co-operative Insurance RoadRescue Plus** provides extra cover against the costs associated with a breakdown or accident, including:

- **Europe-wide** rescue and recovery service
- up to one hour's labour to repair your vehicle at the scene
- recovery of your vehicle to a suitable repairer or to **Your Home**
- if the vehicle can't be fixed on the same day we'll transport the driver and up to six passengers to the home or intended destination, or we'll provide one night's bed and breakfast accommodation if needed or a replacement hire vehicle for up to 24 hours
- chauffeur to your home or destination if the sole driver is injured or unable to drive
- if the vehicle is immobilised in Europe and cannot be repaired in time for your return home, we'll bring the driver, vehicle and up to six passengers back to the UK.

To add **Co-operative Insurance RoadRescue Plus** cover to your policy simply call **08457 46 46 46**.

For breakdown assistance call  
**08000 929 069**  
or **0044 161 930 8808** (from outside UK)  
Lines open 24 hours a day, 7 days a week.

## What to do if your windscreen or a window is damaged

As a driver, anything that impairs your vision is potentially dangerous – for you, other road users and pedestrians.

For prompt action if your windscreen, windows or sunroof glass (other than glass roof panels) are damaged, simply call our appointed windscreen specialists to arrange repair or replacement on **0800 587 6887**.

If your policy covers you for damaged windscreen, windows or sunroof glass (other than glass roof panels), you will need to pay a £50 excess if the windscreen or window is replaced, but no excess applies if the windscreen or window can be repaired.

Please be aware that should you use another provider, the amount we pay will be subject to the monetary limit specified in the Claims Settlement Provisions.

**For windscreen repair or replacement call**

**0800 587 6887**

This service is available 24 hours a day, 7 days a week.

## How to claim for uninsured loss recovery

If you are covered for uninsured loss recovery The Co-operative Insurance claims team will ensure that you are provided with details of how to pursue your claim. Any costs incurred must have our prior authorisation.

With uninsured loss recovery you may be entitled to a temporary hire vehicle. To find out if you are, call us on **0845 300 3367**.

**For uninsured loss recovery enquiries call**

**0845 300 3367**

Lines open Mon to Fri 9am-5pm.

## Free legal advice

As a further benefit, you can obtain free and confidential legal advice on any personal motoring-related legal matter. Simply call us on **0845 300 3366**.

**For free legal advice call**

**0845 300 3366**

Lines open 24 hours a day, 7 days a week.

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

## Motor vehicle policy

We (CIS General Insurance Limited) agree with you (the policyholder named in the Policy Details) that, subject to the General Exclusions, Conditions and Claims Settlement Provisions of this Policy and payment by you of the required premium, we will provide the insurance set out in the Policy Sections and in any Endorsements specified as operative in the Policy Details in respect of events occurring during the Period of Insurance shown in the Policy Details and any further period for which we may accept a renewal premium.

The Policy, the Policy Details and the Certificate of Motor Insurance ("Certificate") are to be read together as one document.

This Policy is subject to 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.

Signed on our behalf.



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Stuart Roberts  
Director of Customer Services

# Definition of terms

Each of the following words and expressions is given a specific meaning which applies wherever it appears in **bold type** in this Policy.

**Excess:** means the amount of the claim which is to be borne by you. We will deduct that amount from the amount payable in respect of the claim.

**Immobilised:** means unable to be driven or made unroadworthy as a result of a road accident, breakdown, act of vandalism, fire, theft or attempted theft causing breakage or failure of any part essential to the **Insured Vehicle's** mobility.

**Injury:** means bodily injury and includes illness, disease and death.

**Insured Person:** means you and

- (i) anyone driving who is allowed to do so by your current Certificate
- (ii) any passenger

whilst in or on the **Insured Vehicle**.

**Insured Vehicle:** means the motor vehicle (and/or its accessories) specified in your current Policy Details, Certificate or any Motor Cover Note.

**Legal Costs:** means

- (i) reasonably and necessarily incurred fees, expenses, costs and disbursements paid, with our agreement, by or on behalf of the **Insured Person**

- (ii) the costs of a third party for which the **Insured Person** is either held liable by court order or which we agree to pay in connection with **Legal Proceedings**.

**Legal Proceedings:** means the pursuit of a claim for **Uninsured Loss** either by negotiation or by civil, tribunal or arbitration proceedings in a court within the Geographical Limits specified in the General Exclusions of this Policy.

**Legal Representative:** means the solicitors or other qualified experts appointed by us to act for the **Insured Person** in accordance with Note 2 of Section H: Uninsured loss recovery and legal helpline.

**Road Traffic Accident:** means a traffic accident which

- (i) occurs on a public highway or on a private road or a car park to which the public has an uninterrupted right of access, and
- (ii) involves the **Insured Vehicle**, and
- (iii) involves another motor vehicle for which the user of that vehicle is at fault.

**Road Traffic Acts:** means the compulsory motor insurance provisions of any road traffic laws; being any acts, laws or regulations which govern the driving or use of any motor vehicle in the United Kingdom, the Isle of Man or the Channel Islands.

**Uninsured Loss:** means loss not otherwise insured arising out of a **Road Traffic Accident** where

- (i) damage occurs to the **Insured Vehicle** or any personal effects owned by the **Insured Person** whilst in or on the **Insured Vehicle**
- (ii) the **Insured Person** suffers death or bodily injury whilst in, or getting into or out of, the **Insured Vehicle**.

**Your Home:** means your address as noted in our records.

# Claims settlement provisions

The following is an overview of any conditions applying to claims for each section of the Policy. Details of What **is** Insured and What **is not** Insured for each section follows from page 12.

## Section A: Third party liability

We will settle a claim for damages and claimants' costs and expenses by payment on the basis of the liability incurred, subject to any monetary limit specified in Section A.

## Section B: Insured Vehicle – loss or damage and Section C: Insured Vehicle – fire or theft

1. Subject to Provision 6 below we will settle a claim for loss of or damage to the **Insured Vehicle** by, at our option, either paying the reasonable cost of repair or making a payment in settlement of not more than the market value.
2. For the purpose of any claim settlement repair as near as is reasonably practicable will be sufficient even though the former appearance or condition of the **Insured Vehicle** may not be precisely restored.
3. If the **Insured Vehicle** is the subject of a hire purchase or leasing agreement any payment in settlement will be made to the hire purchase or leasing company. If the amount owed to the company is less than the payment in settlement, the balance will be paid to you.
4. A standard **Excess** of £100 will apply to each claim. Where, however, the claim is for a damaged windscreen or window only, the **Excess** will be.
  - (i) £50 if the windscreen or window is replaced
  - (ii) nil if the damage is repaired.
5. A limit of £150 applies to claims for damage to the windscreen, windows or sunroof glass (other than glass roof panels) of the **Insured Vehicle** if you do not use one of our appointed windscreen specialists to undertake the repair or replacement.
6. *Policies for Motor Car Insurance* – if, within 12 months of its registration as new in your name, the **Insured Vehicle** is stolen and not recovered or suffers damage and we agree that the cost of the repair will exceed 60% of the manufacturer's United Kingdom list price (including taxes) current at the time of the damage we will replace it with a new vehicle of the same make, model and specification, subject to availability. If a similar vehicle is not available we will replace it with the nearest equivalent model. Replacement will be made only at your request and with the consent of any other interested

parties known to us. The **Insured Vehicle** will then become our property.

**Note:** This Provision applies only where the **Insured Vehicle** is replaced by us as specified in the Provision. If the **Insured Vehicle** is not replaced by us as specified, settlement will be in accordance with Provisions 1-3.

## Section B: Insured Vehicle – loss or damage

An **Excess** as specified below will apply to each claim in addition to the standard **Excess** referred to in Provision 4.

- (i) the amount shown in the Policy Details under the heading "Additional Voluntary Excess" and, in addition
- (ii) *Policies for Motor Car, Commercial Vehicle or Private Hire Car Insurance* – the amount specified below whilst the **Insured Vehicle** is being driven by or is in the care of anyone who is aged:

Under 21 years	£300
21-24 years	£200
25 years or over and has not held a full driving licence for one year or longer	£150

The amounts specified in (i) and (ii) above will not apply to a claim for damage to the windscreen or windows only and any resultant scratched bodywork.

## Section D: Personal Accident Benefits

We will settle a claim for Benefit by payment of one only of the Benefits (i) to (iv) to each person insured in respect of all injuries sustained by them arising out of one accident.

## Section E: Personal effects

1. We will settle a claim for loss of or damage to personal effects by payment or, at our option, by repair or replacement, on the basis of the cost of repair or of replacement as new if an item is totally lost or destroyed, less an allowance for any depreciation and wear and tear, subject to the monetary limit specified in Section E.
2. For the purpose of any claim settlement repair or replacement as near as is reasonably practicable will be sufficient even though the former appearance or condition of the property may not be precisely restored.
3. We will not be liable for the replacement of or work on any undamaged items or remaining parts solely because they form part of a set, group or collection of articles of a similar nature, colour, pattern or design.

## **Section F: Medical expenses**

We will settle a claim for medical expenses by payment of the expenses incurred, subject to the monetary limit specified in Section F.

## **Section H: Uninsured loss recovery and legal helpline**

Co-operative Legal Services Limited will determine what assistance will be provided, subject to the monetary limit specified in Section H.

## **Section I: The Co-operative Insurance RoadRescue Plus**

We will settle a claim for assistance by provision of the appropriate service, subject to any monetary limit specified in Section I.

## Section A: Third party liability

### What is Insured

- 1) Legal liability for damages and claimants' costs and expenses incurred by
  - (i) you
  - (ii) anyone driving with your permission who is allowed to do so by your current Certificate
  - (iii) anyone (other than the driver) using the **Insured Vehicle** with your permission for social, domestic or pleasure purposes
  - (iv) any passenger
  - (v) the employer of anyone insured under this Sectionin respect of **Injury** to any person or loss of or damage to property arising from any accident involving the **Insured Vehicle** or any trailer attached to it.

We will not pay more than

- (a) £20,000,000 in respect of policies for Motor Car or Motor Cycle Insurance
- (b) £5,000,000 in respect of policies for Commercial Vehicle, Agricultural and Forestry Vehicle or Private Hire Car Insurance

for loss of or damage to property in respect of all events arising from any one cause.

- 2) Costs and expenses incurred with our consent including the cost of
  - (i) representation at any Coroner's Court, Fatal Accident Inquiry or Court of Summary Jurisdiction
  - (ii) defending proceedings arising from any death in connection with any event which may be insured under this Section.

We will not pay more than £5,000,000 for costs and expenses relating to loss of or damage to property in respect of all events arising from any one cause.

- 3) Emergency treatment fees as required by the **Road Traffic Acts** following an accident insured under this Policy.  
Payments under this subsection will not affect your no claim discount.

If liabilities are incurred by more than one person the insurance will apply to the aggregate amount and in priority to you.

This Section will also operate whilst you are personally driving any motor vehicle which your current Certificate allows you to drive provided that there is no other insurance policy which insures you.

### What is not Insured

Any claim in respect of

- (a) **Injury** to an employee arising out of and in the course of employment by anyone insured under this Section except as is necessary to comply with the **Road Traffic Acts**
- (b) loss of or damage to the **Insured Vehicle** or any property owned by or in the care of anyone insured under this Section
- (c) **Injury** to any person or loss of or damage to property arising from the use of any motor vehicle insured under this Policy in any part of an airport or airfield to which the public does not have free vehicular access.

## Section A: Third party liability – continued

### Note – Compulsory Motor Insurance Laws

We will provide the compulsory minimum insurance for motor vehicles required in any country which is a member of the European Union or which has satisfied the Commission of the E.U. that its arrangements meet the requirements of Article 7(2) of E.C. Directive 72/166/CEE relating to the insurance of civil liabilities arising from using a motor vehicle.

If, under the law of any country, we must make a payment for which we would not otherwise have been liable, we will require you to refund the amount paid.

## Section B: Insured Vehicle – loss or damage

### What is Insured

- 1) Loss of or damage to the **Insured Vehicle**.  
We will not pay more than £500 in respect of any one event for loss of or damage to electronic equipment not fitted as standard by the manufacturer.
- 2) The reasonable cost of removing the **Insured Vehicle** to the nearest repairer and returning it after repair to **Your Home**.

### What is not Insured

- (a) Loss or damage as set out in Section C.
- (b) Loss of use, depreciation (including loss of value following repair), wear and tear or mechanical, electrical, electronic or computer failure or breakdown.
- (c) Loss or damage resulting from riot or civil commotion outside Great Britain, the Isle of Man and the Channel Islands.
- (d) Damage to tyres by punctures, cuts or bursts.
- (e) Loss or damage resulting from fraud or deception.

## Section C: Insured Vehicle – fire or theft

### What is Insured

- 1) Loss of or damage to the **Insured Vehicle** resulting from
  - (i) fire, explosion or lightning or
  - (ii) theft (to include taking without lawful authority) or attempted theft.  
We will not pay more than £500 in respect of any one event for loss of or damage to electronic equipment not fitted as standard by the manufacturer.
- 2) The reasonable cost of removing the **Insured Vehicle** to the nearest repairer and returning it after repair to **Your Home**.

### What is not Insured

- (a) Loss of use, depreciation (including loss of value following repair), wear and tear or mechanical, electrical, electronic or computer failure or breakdown.
- (b) Loss or damage resulting from riot or civil commotion outside Great Britain, the Isle of Man and the Channel Islands.
- (c) Loss or damage caused by theft or attempted theft if the ignition keys or other removable ignition control device required to start the **Insured Vehicle** are left in or on the **Insured Vehicle** whilst it is unoccupied.
- (d) Loss or damage to the **Insured Vehicle** if, at the time of the incident, the **Insured Vehicle** is being 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 **Insured Vehicle** without your consent.
- (e) Loss or damage resulting from fraud or deception.

## Section D: Personal Accident Benefits

### What is Insured

Benefit as set out below.

If you or your spouse suffer accidental bodily injury in connection with the **Insured Vehicle** or whilst in any other motor car we will pay to the injured person £5,000 if within 12 months that injury alone causes

- (i) death, or
- (ii) complete and permanent loss of the sight of an eye, or
- (iii) complete and permanent loss of the use of a hand or foot, or
- (iv) permanent total disablement from attending to any business or occupation.

We will not pay more than £5,000 for injury to any one person and we will not pay for injury to any one person under more than one motor insurance policy.

### What is not Insured

## Section E: Personal effects

### What is Insured

Loss of or damage to personal effects whilst in or on the **Insured Vehicle**.

We will not pay more than £250 in respect of any one event.

### What is not Insured

- (a) Loss of current coin and bank notes, postal orders, current postage stamps, National Savings stamps and certificates, premium bonds, cheques, travellers' cheques, luncheon vouchers, gift vouchers, trading stamps or travel tickets.
- (b) Loss or damage resulting from fraud or deception.

## Section F: Medical expenses

### What is Insured

Medical expenses incurred by each person who is accidentally injured whilst in the **Insured Vehicle**.

We will not pay more than £250 for each injured person.

### What is not Insured

## Section G: Trailers

### What is Insured

In Section B or C, where operative, **Insured Vehicle** includes a trailer (but not a caravan trailer) attached to it.

### What is not Insured

## Section H: Uninsured loss recovery and legal helpline

For the purposes of this Section “we”, “us” and “our” means CIS General Insurance Limited acting through Co-operative Legal Services Limited, who manage all claims under this Section. If you think you may have a claim for Legal Expenses please contact us as soon as reasonably possible since any legal costs incurred without our prior authorisation are not covered.

### What *is* Insured

#### 1) Uninsured Loss recovery

We will insure **Legal Costs** incurred by the **Insured Person** in connection with a claim for **Uninsured Loss**.

We will not pay more than £100,000 in respect of all events arising from any one cause.

#### 2) Replacement vehicle assistance

We will assist the **Insured Person** in hiring a replacement vehicle in the United Kingdom, Channel Islands or the Isle of Man if the **Insured Vehicle** is immobilised, or whilst it is being repaired, as a result of a **Road Traffic Accident** involving another motor vehicle on which there is valid third party motor insurance and liability is not disputed by the insurer of the responsible third party.

The **Insured Person** must provide the following details of the responsible third party

- (i) name and address
- (ii) vehicle registration
- (iii) insurance company name
- (iv) insurance policy number.

The **Insured Person** must comply with the terms and conditions of the hire company selected by us. This will include completion of a hire and credit agreement. The make and model of the replacement vehicle may differ from the **Insured Vehicle**.

Following the hire of the replacement vehicle we will include the **Legal Costs** incurred in connection with the claim for recovery of hire costs as part of the claim being pursued on behalf of the **Insured Person** for **Uninsured Loss**.

#### 3) Legal helpline

We will provide the **Insured Person** with advice by telephone on any motoring-related legal matter.

### What *is not* Insured

1. Fees, expenses, costs and disbursements incurred before we have confirmed acceptance of the claim in writing.
2. Any claim (including an appeal) which we consider does not have a reasonable chance of success or where we consider that there is not a reasonable chance of successfully recovering a substantial proportion of any damages which may be awarded.
3. Any appeal unless the **Insured Person** has notified us in writing of the **Insured Person's** wish to appeal at least ten working days before the deadline for the appeal and our written approval has been obtained.
4. Fees, expenses, costs and disbursements incurred following a payment into court or offer to settle by a third party unless we have given the **Insured Person** written consent to continue with the claim after the payment into court or offer to settle.
5. Fees, expenses, costs and disbursements incurred in connection with the recovery of charges we have not approved in advance for a replacement vehicle or vehicle storage.
6. Any claim reported to us more than 180 days after the **Road Traffic Accident**.
7. Any claim against us or any company or subsidiary of The Co-operative Group Limited.
8. Any claim by the **Insured Person** against any other person covered under this Policy.
9. Any claim arising from an event occurring before the commencement of insurance under this Section.
10. Any claim for travelling expenses, subsistence allowances or compensation for absence from work.
11. Any application for Judicial Review.

## Section H: Uninsured loss recovery and legal helpline – continued

### What is Insured

### What is not Insured

#### Note

1. The **Insured Person** must notify us of any claim in writing as soon as reasonably possible.
2. We can negotiate any claim on behalf of the **Insured Person**.

The **Insured Person** is free to choose a **Legal Representative** (by sending us a suitably qualified person's name and address) if:

- (a) court proceedings have been issued with our agreement and it becomes necessary for a lawyer to represent the interests of the **Insured Person** in those proceedings, or
- (b) there is a conflict of interest.

We may choose not to accept the **Insured Person's** choice but only in exceptional circumstances. If there is a disagreement over the choice of the **Legal Representative** in these circumstances, the **Insured Person** may choose another suitably qualified person.

In all circumstances except (a) and (b) above, we will choose the **Legal Representative**.

The **Legal Representative** will be appointed by us and must represent the **Insured Person** according to our standard terms of appointment.

3. The **Insured Person** must
  - (a) co-operate at all times in the completion of any necessary documentation or provision of information requested either by us or by the **Legal Representative**
  - (b) take all reasonable steps to recover the **Legal Costs**
  - (c) notify us of any settlement offer made before accepting it
  - (d) give proper instructions in reasonable time to us or the **Legal Representative** and avoid unreasonable delay which may adversely affect the claim or our position in respect of the claim.
4. The **Insured Person** must not
  - (a) take any action which may adversely affect the **Insured Person's** case or our position in respect of the claim
  - (b) withdraw from the **Legal Proceedings** or withdraw instructions from the **Legal Representative** without our written consent
  - (c) pursue a claim in a manner which differs from that advised by the **Legal Representative**
  - (d) incur **Legal Costs** in respect of any expert witness without our written consent.

If the **Insured Person** does not comply with (a), (b) or (c) above, we may withdraw our agreement to insure any **Legal Costs**.

## Section H: Uninsured loss recovery and legal helpline – continued

### What is Insured

5. During the course of the claim we will have the right of direct access to the **Legal Representative**.
6. If the **Legal Representative** refuses to continue to act for the **Insured Person** with good reason or if the **Insured Person** dismisses the **Legal Representative** without good reason, the cover we provide will end at once unless we agree to appoint another **Legal Representative**.
7. The **Insured Person** must forward any accounts for **Legal Costs** as soon as they are received and, if required to do so by us, must have the **Legal Costs** taxed, assessed or audited by the appropriate court or authority.
8. We may take over and conduct the claim and may, subject to the interest of the **Insured Person**, settle the claim in the **Insured Person**'s name.
9. We may pay the **Insured Person** a reasonable sum not exceeding the estimated value of any claim instead of starting or continuing **Legal Proceedings**. Any such payment will be in full and final settlement of the **Insured Person**'s claim.
10. Every written notice or communication from us will be sent to the **Insured Person** at the last address known to us.

*For the telephone numbers for a temporary replacement vehicle or legal advice, see 'Useful contact numbers' on page 3.*

### What is not Insured

## Section I: RoadRescue Plus

For the purposes of this Section **Insured Vehicle** includes any attached trailer or caravan trailer.

### What *is* Insured

Assistance as set out below.

- 1) **Assistance and Recovery** – where the **Insured Vehicle** is **Immobilised** at home or at the roadside in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
    - (i) We will arrange and pay for a vehicle rescue operator to attend the scene of the incident for up to one hour to try to restore the **Insured Vehicle**'s mobility.
    - (ii) If the **Insured Vehicle** cannot be made roadworthy at the scene of the incident we will arrange and pay for it to be taken, together with the driver and up to six passengers, to a suitable garage, normally within 15 miles, to be repaired at your cost.
    - (iii) If the **Insured Vehicle** cannot be repaired the same day at a suitable garage we will arrange and pay for
      - (a) the **Insured Vehicle**, together with the driver and up to six passengers, to be taken to **Your Home** or the intended destination and, at your request, the **Insured Vehicle** will be taken to a garage of your choice within 15 miles of **Your Home** or the intended destination during one complete journey,
- or
- (b) one night's hotel accommodation (bed and breakfast only) for the driver and up to six passengers,
- or
- (c) a hire vehicle of up to 1100cc for a period not exceeding 24 hours. You will be responsible for the return of the hire vehicle and the collection of the **Insured Vehicle** after repair. You must comply with the conditions of the hire car providers, which will include presenting your credit or debit card before the hire vehicle is released to you.

**Note:** we will choose the most appropriate option.

We will not pay more than £40 per person for hotel accommodation.

### What *is not* Insured

- (a) The cost of fuel or any spare parts required to restore the mobility of the **Insured Vehicle**.
- (b) Damage or costs incurred as a direct result of gaining access to the **Insured Vehicle** following your request for assistance.
- (c) The costs incurred in obtaining a spare wheel or for roadside repair where you are unable to provide a serviceable spare wheel.
- (d) Recovery or assistance if the **Insured Vehicle** is partly or completely buried in snow, mud, sand or flood.

### In addition, under 'Foreign Use'

- (e) Any amount where spare parts can be obtained locally or any amount if spare parts are unavailable because
  - (i) they are no longer manufactured
  - (ii) they cannot be obtained from a wholesaler or agent
  - (iii) they cannot be exported to the country where the **Insured Vehicle** is located.

## Section I: RoadRescue Plus – continued

### What is Insured

- 2) **Foreign Use** – whilst the **Insured Vehicle** is temporarily in any country outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands or during a journey between **Your Home** and that country.

#### A. Continental Roadside Assistance and Recovery

If the **Insured Vehicle** is **Immobilised** we will arrange and pay for

- (i) a vehicle rescue operator to attend the scene of the incident to try to restore the **Insured Vehicle**'s mobility. If the **Insured Vehicle** cannot be made roadworthy at the scene of the incident it will be taken, together with the driver and up to six passengers, to a suitable garage for it to be repaired at your cost.

We will not pay more than £250 per journey for the cost of labour at the roadside and any necessary recovery

- (ii) repairs necessary to secure the **Insured Vehicle** following theft or attempted theft of the vehicle or its contents.

We will not pay more than £100 per journey for the cost of labour

- (iii) the location and despatch of any parts necessary to repair the **Insured Vehicle**.

#### B. Completion of Journey

If the **Insured Vehicle** is

- (i) **Immobilised** for more than 8 hours and cannot be repaired locally, or  
(ii) stolen and not recovered

we will arrange and pay for

- (i) (a) the transportation of the driver and up to six passengers and their personal effects to the intended destination and the return of the driver to the repairer's premises to collect the repaired vehicle, or  
(b) reasonable hotel accommodation (bed and breakfast only) for the driver and up to six passengers for the period necessary for completion of repairs to the **Insured Vehicle**, provided your planned accommodation has been pre-paid and the costs cannot be recovered.

We will not pay more than £50 per person per day for accommodation expenses, up to a total of six days.

### What is not Insured

## Section I: RoadRescue Plus – continued

### What is Insured

Where we have agreed that the appropriate means of transportation is an alternative hire vehicle for the period necessary for completion of repairs to the **Insured Vehicle** we will not pay more than £80 per day, up to a total amount of £800.

**Note:** We cannot guarantee that a replacement hire vehicle will always be available and we are not responsible if one is not available. We will do our best to arrange a vehicle of equivalent size but no guarantee can be given that there will be tow bars, bike racks, roof boxes or other accessories included. Replacement hire vehicles are provided subject to you meeting the conditions of the hirer – this will include submitting credit or debit card details. In most parts of Europe, hire cars are not permitted to cross national frontiers or be bought back to the UK.

- (ii) delivery of the **Insured Vehicle**, if you are unable to collect it, to the intended destination after repair
- (iii) a replacement hire vehicle in the United Kingdom pending the return of the **Insured Vehicle** to the United Kingdom if, following a breakdown or accident, the **Insured Vehicle** is repatriated more than 24 hours after the date of your return to **Your Home**.

We will not pay more than a total of £150.

### C. Repatriation of the Insured Vehicle

1. If, whilst it is outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, the **Insured Vehicle** is
  - (i) **Immobilised** and cannot be repaired locally before your intended return to **Your Home**, or
  - (ii) stolen, and not recovered until after you return to **Your Home**,

we will arrange and pay for

- (i) (a) the return of the **Insured Vehicle** to **Your Home** or to a garage of your choice in the United Kingdom, or
- (b) a single ticket by rail and/or sea, or by air if travel by train and/or boat exceeds 12 hours, for you or your nominated driver to travel from the United Kingdom to collect the **Insured Vehicle**

**Note:** We will choose the most appropriate option.

- (ii) if applicable, storage of the **Insured Vehicle** pending its repair, repatriation or legal abandonment.

We will not pay more than £100 for storage.

Where the estimated repatriation cost exceeds the United Kingdom market value of the **Insured Vehicle** we will not pay more than the cost of legal abandonment and any customs duty imposed.

### What is not Insured

## Section I: RoadRescue Plus – continued

### What is Insured

2. If, at the time of your intended return to **Your Home**, the Insured Vehicle
  - (i) is still **Immobilised** or
  - (ii) has not been recovered after having been stolen we will pay for the return of the driver and up to six passengers to **Your Home**.
3. **Emergency driver**

If, during a journey, the sole driver in the party suffers accidental bodily injury or illness and as a result is unable to drive we will provide and pay for a driver to complete the journey or return the **Insured Vehicle** and up to six passengers to **Your Home**.

### Important conditions and exclusions

1. If we arrange for temporary roadside repairs to be carried out following damage to the **Insured Vehicle**, or provide recovery to the destination, we shall not be liable to provide further assistance in respect of the same incident or insured event.
2. We cannot accept responsibility for the cost or the quality of repairs when the **Insured Vehicle** is repaired in any garage to which the **Insured Vehicle** is taken.
3. No recovery or assistance will be provided unless you contact **The Co-operative Insurance RoadRescue** Emergency Helpline number shown in 'Useful contact numbers' on page 3. You should not contact any agent or repairer direct.
4. You must attend the **Insured Vehicle** at the time we have informed you that assistance may be expected.
5. We will not arrange for assistance where the **Insured Vehicle** is considered to be dangerous or illegal to repair or transport.
6. We will not be liable for more than two claims arising from a common identified fault made under this Section during any period of insurance.
7. If we agree to provide assistance in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and our nominated agent is unable to attend the **Insured Vehicle** within one hour of your call to us, we will pay £10 as compensation, provided that
  - (i) the delay was not caused by circumstances beyond our control and
  - (ii) you submit a written claim to us for the compensation.
8. Onward transportation of pets or livestock shall be at the vehicle rescue operator's discretion and solely at your risk. You will need to pay any additional costs associated with bringing pets back to the UK from Europe.
9. On many European motorways or Autoroutes, particularly in France, if you breakdown the emergency telephones will be answered by the police. They will arrange for a recovery vehicle to tow the **Insured Vehicle** off the motorway either to a local garage or perhaps to a motorway service station, without reference to us. You may be required to pay for this assistance on the spot, in which case obtain a receipt and we will reimburse you. Alternatively, once you and the **Insured Vehicle** have been towed to a place of safety call the European Breakdown Assistance number on page 3 and the recovery agent may accept our guarantee of payment. At this stage we will also arrange any other assistance you may require.

**Only by calling the European Breakdown Assistance numbers will you be able to claim for the services provided.**
10. In the event that the **Insured Vehicle** is **Immobilised** due to incorrect fuel being used the only service provided will be recovery to the nearest garage. You will need to pay any other costs incurred, including the repair and any onward recovery that may be necessary.
11. If you choose to make your own recovery arrangements, you cannot subsequently claim any of the benefits provided. If we have agreed to provide assistance and you later decide it is no longer required, you must call to tell us of your decision.
12. Should you be unwilling to accept our decision or that of our agents on the most suitable form of assistance to be provided, we will pay not more than £100 for any one breakdown towards your preferred form of assistance.

# General Exclusions

1. **Driving and use:** This Policy does not insure any damage, loss, **Injury**, liability or assistance where to your knowledge or that of the person claiming under this Policy any motor vehicle insured under this Policy is
    - (i) being driven by anyone who is not allowed to drive by your current Certificate, or
    - (ii) being used outside the Limitations as to Use in your current Certificateexcept that
    - (a) the provision regarding a licence to drive will not operate when a licence is not required by law
    - (b) any insurance provided under Section B will operate whilst the **Insured Vehicle** is in the care of a member of the motor trade for maintenance or repair or of a hotel, restaurant or commercial undertaking for parking.
  2. **Geographical limits:** This Policy does not insure any damage, loss, **Injury** or liability arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man, the Channel Islands, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, the Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovak Republic, Slovenia, Spain, Sweden, Switzerland and Vatican State.
  3. **Contractual liability:** This Policy does not insure any liability arising from a contract or agreement unless the liability would have existed without that contract or agreement.
  4. **War risks:** This Policy does not insure any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
  5. **Nuclear Risks:** This Policy does not insure any damage, loss, injury, liability, cost or expense directly or indirectly caused by or contributed to by
    - (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
    - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or its nuclear parts.
  6. **Third party rights:** A person, or company, who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
  7. **Terrorism:** This Policy does not insure loss, damage, liability, injury, cost or expense of whatsoever nature directly or indirectly caused by, arising or resulting from or in connection with
    - (i) any Act Of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss
    - (ii) any action taken in controlling, preventing, suppressing or in any way relating to any Act Of Terrorismexcept as is necessary to comply with the **Road Traffic Acts**.
- For the purposes of this exclusion Act(s) Of Terrorism means
- (i) under Section A: Third party liability, an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological or similar purposes, including the intention to influence any government and/or to put the public, or any section of the public, in fear
  - (ii) under all other Sections, acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government recognised by law or practice.
- If we allege that any such loss, damage, liability, injury, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon you.
- In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

# Conditions

1. **Observance of terms and duty of disclosure:** Provision of the cover under this Policy is conditional upon anyone claiming under it complying with its terms and conditions as far as they can apply.

All the information given to us must be complete and correct as far as you know. You are responsible for making sure that information relating to the **Insured Vehicle** and all drivers the policy covers is complete and correct (including who is the main driver of the **Insured Vehicle** and its registered keeper). If we discover that you, or someone acting for you, deliberately gave us incomplete or false information in order to obtain insurance, gain more favourable terms or reduce the premium, all cover under this Policy will end. We will treat the policy as though it never existed and we will not pay your claim. We may also recover any money we may have paid under this Policy.

2. **Precautions:** You must take all reasonable precautions to keep the **Insured Vehicle** in a proper state of repair and to reduce or remove the risk of damage, loss or **Injury**.
3. **Notification:** You must report any accident or loss to us as soon as reasonably possible. You must send any claim by a third party or notice of any proceedings to us as soon as reasonably possible. If this Policy insures you against damage to the **Insured Vehicle** you may give instructions for the repair to be started provided that you notify us on the same day.
4. **Conduct of Claim:** Anyone claiming under this Policy must give us any help which we may reasonably ask for in connection with the claim. We will be entitled to the full conduct and control of the defence or settlement of any claim from a third party and no admission of liability may be made without our consent.
5. **Other Insurance:** If any other insurance covers the same damage, loss or liability we will pay only our due share of any claim.
6. **Cancellation:**
  - (a) We may cancel this Policy by sending at least seven days' notice to your last known address. You will then be entitled to a proportionate return of premium.
  - (b) You may cancel this Policy by returning your Certificate. Please see the 'Cancellation' section on page 26.

- (i) Any refund of premium will be calculated from the date we receive your Certificate **and will** be the full premium less premium at our short period rates for the period the Policy has been in force. No refund of premium will be made in respect of cancellation by you of the RoadRescue Plus Section other than in the circumstances in (ii) below.

- (ii) If you choose to cancel this Policy within 14 days of receiving the policy or within 14 days of any subsequent renewal date, you will be entitled to a proportionate return of the premium paid provided the Period of Insurance shown in the Policy Details is at least one calendar month.

7. **Parts and Accessories:** If any part or accessory is not available, the most we will pay for that part 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 the **Insured 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.
8. **Fraud:** If anyone makes a claim under this Policy knowing any part of it to be false or fraudulently exaggerated, we will not pay the claim and we may cancel your policy or declare it void from the date of the fraud and cancel all other policies you have with us. If we declare your policy void on the grounds of fraudulent activity, we will be entitled to keep any premium you have paid and recover the total amount of any claims already paid under the Policy plus any recovery costs. We may also involve the relevant authorities to instigate criminal proceedings.

# Endorsements

Each of the following Endorsements is operative only when the Endorsement number is shown in the Policy Details under the heading 'Endorsements Operative'. Endorsements are changes to the standard cover provided by your policy.

## **M.561 – Detached trailer**

**Insured Vehicle** includes any trailer of which we have been given details.

## **M.630 – Young drivers' memorandum**

You have declared that one or more persons aged under 25 years, other than yourself, will drive the **Insured Vehicle**.

## **M.655 – Vehicle out of use**

The insurance provided by this Policy operates only whilst the **Insured Vehicle** is garaged and out of use.

The Scale of Discounts does not apply to this insurance.

## **M.664 – Protected Discount memorandum**

A 67% Discount (70% where you are aged 50 years or over) from the basic premium is guaranteed at the renewal date of this Policy unless, in the three year period up to renewal date, you have made more than three claims, when the level of discount will be reduced.

# For your information

## No Claim Discounts

We offer a Scale of Discounts to policyholders who remain claim free. After each claim-free policy year, you will move one step up the scale until you reach the maximum discount level.

Should you make a claim (other than a claim for assistance under Section H, Uninsured loss recovery, or Section I, The Co-operative RoadRescue Plus) you may lose some or all of your Discount at the next renewal date (unless you have opted for the Protected Discount Scheme).

The current Scale of Discounts is outlined in the prospectus. Please contact us on **08457 46 46 46** if you require a copy.

## Foreign Use

This Policy operates in:

- (i) Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands
- (ii) any member country of the European Union (currently Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovak Republic, Slovenia, Spain and Sweden)
- (iii) any associated country (currently Croatia, the Faroe Islands, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and Vatican State).

The Policy is not valid in any other country but if you'd like us to consider extending your cover to include a country not listed above you should apply to us at least 28 days before your journey.

The reverse of your Certificate contains a note repeated in French, German, Italian and Spanish, explaining its validity as evidence of a motor insurance policy which is operative in any European Union or associated country. An International Motor Insurance Card (Green Card) is not required by law for the vehicle to be used in the countries listed, although we will normally supply one if you request it. We also publish a Foreign Use Booklet which has further information on motoring abroad. It includes a European Accident Statement for use if you are involved in an accident.

Please contact us on **08457 46 46 46** if you require a Green Card or a Foreign Use Booklet.

## Car sharing

Accepting money as part of a car sharing arrangement for social or similar purposes in a vehicle insured under a policy for Motor Car Insurance will not be considered as carrying passengers for hire (or the use of the vehicle for hiring) provided that:

- (i) the vehicle is not constructed or adapted to carry more than eight passengers (excluding the driver)
- (ii) the passengers are not being carried in the course of a business of carrying passengers
- (iii) the total contributions received for the journey concerned do not involve an element of profit.

This does not apply in the Isle of Man or the Channel Islands.

If you are in any doubt whether a car sharing arrangement is covered by the terms of a policy for Motor Car Insurance you should contact us for advice on **08457 46 46 46**.

# 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: [cis.complaints@cfs.coop](mailto:cis.complaints@cfs.coop)

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.

## Cancellation

### Important – you should read this carefully

**You have the right to cancel your policy.** If you cancel your policy within 14 days of receipt the premium you have paid will be returned less a pro-rata charge for any time on cover. No refund is available if your policy is operative for less than one calendar month.

If you wish to cancel the Policy please contact us on **08457 46 46 46** or write to The Co-operative Insurance, General Insurance Customer Processing Services, Miller Street, 2nd Floor, Manchester M60 0AL.

### Short period rates for period (months) not exceeding

#### Percentage of annual premium payable

Note: The minimum net premium is £10.

1	2	3	4	5	6	7	8	9	10	11	12
10%	20%	30%	40%	50%	60%	65%	75%	85%	90%	95%	100%

Note: To enable us to process your cancellation request, please return your Certificate of Motor Insurance.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which provides protection to customers of authorised financial services firms. The FSCS can pay compensation of:

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

**[Note: Until 1st January 2010 the compensation limit for other insurances will be 100% of the first £2,000 and 90% of the remainder of a claim without any upper limit]**

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**.

To be entitled to a pro rata refund of the premium paid, you must telephone or write to us on or before the 14th day of receipt of this booklet and the cancellation effective date requested must be within this period.

- If you cancel your policy after this time a return of premium will be allowed. The return will be the full premium less premium at our short period rates for the period the Policy has been in force. Please note that a return of premium is not allowed if you cancel the RoadRescue Plus section, where operative.

# good with money

Savings & investments

Life assurance

## Car & home insurance

Retirement planning

Ethics as standard

Membership

## Useful contact numbers

For **general enquiries** or to make a change to your policy call

**08457 46 46 46**

Lines open Mon to Fri 8am-8pm, Sat 8am-5pm and Sunday opening times 9am-4pm.

For **claims** or for details of your nearest Co-operative Insurance appointed repairer call

**0845 999 8888**

Lines open 24 hours a day, 7 days a week.

For **accident recovery and breakdown assistance** call our emergency helpline

**08000 929069**, or

**0044 161 930 8808** (from outside UK)

Lines open 24 hours a day, 7 days a week.

For **windscreen repair** or replacement call

**0800 587 6887**

Lines open 24 hours a day, 7 days a week.

For free **legal advice** call

**0845 300 3366**

Lines open 24 hours a day, 7 days a week.

For **uninsured loss recovery** and **temporary replacement vehicle** enquiries call

**0845 300 3367**

Lines open Mon to Fri 9am-5pm.

For a competitive home insurance quote call

**08457 46 46 46**

Lines open Mon to Fri 8am-8pm, Sat 8am-5pm and Sunday opening times 9am-4pm

*Bumper benefits – all our motor insurance policies encourage the repair rather than replacement of damaged plastic bumpers. It's just a little thing – but with thousands of claims a year, it does make a difference...*

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