



## **ABOUT THIS DOCUMENT**

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

## **INSURER**

Equity Red Star is managed by Equity Syndicate Management Ltd which is authorised and regulated by the Financial Services Authority. Our registration number is 204851.

## **TYPE OF INSURANCE AND COVER**

Equity Red Star offers the following Private Car Motor insurance covers.

- \* Third Party Only (TPO)
- \* Third Party, Fire & Theft (TPFT)
- \* Comprehensive (COMP)

## **COVER SPECIFIC FEATURES AND BENEFITS (referenced to the numbered sections contained in the insurance document)**

### **Third Party Only - TPO**

- Section 1 - Liability to others
- Section 8 - Foreign use

### **Third Party, Fire and Theft - TPFT**

- Section 1 - Liability to others
- Section 2 - Loss of or damage to your vehicle (not including accidental or malicious damage and vandalism or windscreen cover)
- Section 8 - Foreign use

### **Comprehensive - COMP**

- Section 1 - Liability to others
- Section 2 - Loss of or damage to your vehicle
  - Windscreen cover
  - New car replacement
- Section 3 - Medical expenses
- Section 4 - Personal accident benefits
- Section 5 - Personal belongings
- Section 6 - Garage
- Section 7 - Loss of vehicle excise licence
- Section 8 - Foreign use

## **SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY SECTION)**

### **SECTION 1**

The most we will pay for property damage is £20,000,000 for any one claim or claims arising out of one incident. The most we will pay for costs and expenses arising from property damage is £5,000,000 for any one claim or claims arising out of one incident.

### **SECTION 2**

You must pay an amount towards any claim that you may make under Section 2 of the insurance. This amount is called the 'excess'. More than one excess may apply to a claim, but details of all excesses, including windscreen, will be shown in Section 2 of the insurance or in the policy schedule.

There is a £400 limit on cover for permanently fitted audio or telephone equipment which is not the manufacturer's standard fitted equipment (less any excess you must pay).

New car replacement applies to vehicles less than one year old that are damaged so that repairs will cost more than 50% of the manufacturer's Recommended Retail Price.

If your vehicle is damaged while a young or inexperienced person (including you) is driving you will have to pay the following excesses (on top of the other amount that you must pay).

<b>Drivers</b>	<b>Amount</b>
Under 21 years of age.	£300
Aged 21 to 24 years of age.	£200
25 or over but who have not held, for 12 months or more, a full EU driving licence.	£200

Loss of or damage to your vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it will not be covered if it has been left unlocked, left with the keys in it, left with the windows, roof panel or the roof open (in the case of a convertible vehicle) or reasonable precautions have not been taken to protect it.

### SECTION 3

There is a £500 limit (per person) on Medical expenses.

### SECTION 4

Personal Accident benefits are only given to the policyholder and their husband, wife or civil partner (while under 70 years of age), and are restricted to accidents resulting from travelling in, or getting into or out of, private motor vehicles. The limits to the amounts that we will pay are as follows.

<b>Type of injury</b>	<b>Amount we will pay</b>
Death	£3,500
Loss of any limb	£1,500
Permanent blindness in one or both eyes	£1,500

The most we will pay is £3,500 in any one period of insurance.

### Section 5

Personal belongings cover applies up to a limit of £100 and will not apply to money, goods or samples connected with your work, property insured under any other contract or property that was not reasonably protected.

### Section 8

Foreign use is limited to trips of up to 60 days and will only apply where your permanent home is in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

### PERIOD OF INSURANCE

The insurance offered is a 12-month contract, which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

### CANCELLATION

You may cancel the insurance at any time by sending us written notice and returning the certificate of insurance. The charges that will apply are detailed in the General conditions section of the insurance document.

### Your right to change your mind

As long as your vehicle has not been written off as a result of a claim under the insurance, you may cancel the insurance, without giving reason, by sending us written notice and returning the certificate of insurance within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT).

### HOW TO CLAIM

If a claim or possible claim occurs you must report it to us as soon as possible. Please phone our 24-hour helpline on 0844 800 1937 or if the claim is solely for windscreen damage please call 0844 561 1934.

## **COMPLAINTS**

If you have any cause to complain about your insurance, or us, please contact the intermediary who administers your insurance on our behalf.

If your intermediary cannot resolve your complaint, you should write to the Chief Executive of Equity Red Star at Library House, New Road, Brentwood, Essex, CM14 4GD. When you do this, quote your insurance document number as it will help us to deal with your complaint promptly.

After this action, if you are not satisfied with the way your complaint has been handled, you may ask the Policyholder & Market Assistance department at Lloyd's to review your case. The address is Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA.

If you remain dissatisfied after contacting Lloyd's, you can then refer your case to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

This procedure does not affect your right to take legal action if necessary.

## **FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

If Equity Red Star is unable to meet its liabilities under this insurance, you may be entitled to compensation from the FSCS. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements from the FSCS. Information can be obtained on request, or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

## **LANGUAGE AND LAW APPLYING TO THE INSURANCE**

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

---

If you have opted for breakdown cover and paid the additional premium, the following will apply in addition to the above.

## **BREAKDOWN INSURANCE**

### **TYPE OF INSURANCE AND COVER**

Motor Breakdown and Recovery Insurance

If the vehicle cannot be driven as a result of a breakdown, which occurs during the course of a journey, Equity Red Star will arrange and pay for the services as shown below. The level of cover will be shown in the schedule.

Cover specific features and benefits (referenced to the sections contained in the insurance document)

Roadside Assistance

We will arrange and pay call-out fees and labour charges needed to start the vehicle.

Alternative Travel or Overnight Accommodation

If the vehicle breaks down while it is more than 25 miles from your home and it cannot be repaired, we will refund the cost of onward travel arrangements or necessary emergency overnight accommodation. The most we will pay will be up to £100 for:

- \* alternative road, rail or air travel or car hire to allow you and your party to reach your destination and return: or
- \* one night's hotel accommodation for you and up to 5 passengers.

Message Service

If help is arranged by the Rescue Control Centre, we can contact your family or colleagues to let them know.

Recovery Service

If the vehicle cannot be repaired at the scene of the breakdown, we will arrange and pay the cost of taking the vehicle, you and up to 5 passengers to any one place you choose.

### Home Service

If the vehicle breaks down at your home or within one mile of your home, we will arrange and pay call-out fees and labour charges needed to start the vehicle.

### Caravan and Trailer Service

Any caravan or small trailer will be entitled to the same service as the vehicle as long as it's attached to the vehicle.

Motoring Assistance in Europe - The following benefits apply.

- \* Roadside Assistance and garage repairs
- \* Recovery to nearest garage or railway
- \* Garage storage costs
- \* Freight costs to obtain parts
- \* Hire Car
- \* Replacement driver if the sole available driver becomes ill
- \* Second class rail fares
- \* Emergency Accommodation costs
- \* Recovery of the vehicle to home address, if it cannot be repaired before your planned return date or car collection cost after repair
- \* Emergency Repairs to secure car after break in
- \* Tent Hire following theft or damage (excluding weather damage)
- \* UK Car Hire
- \* Telephone calls
- \* Cover applies within Austria, Andorra, Belgium, Czech Republic, Denmark, France, Germany, Greece, Republic of Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Slovak Republic, Spain, Sweden or Switzerland.

### **SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY SECTION)**

The cost of any ferry fares or toll fees is not covered - all sections.

The cost of any parts, components or materials used to repair the vehicle is not covered - all sections.

Service cannot be provided if the vehicle is off road or cannot be reached due to snow, mud, sand or flood – all sections.

The vehicle must not knowingly be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out - all sections.

### **CANCELLATION**

You may cancel the insurance at any time by sending us written notice. The charges that will apply are detailed in the General conditions section of the insurance document.

#### **Your right to change your mind**

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £10 + Insurance Premium Tax (IPT).

### **HOW TO OBTAIN ASSISTANCE**

If you require assistance you should call our 24-hour Rescue Control Centre on 0800 243 783 quoting your document number and name.