



Your Volkswagen Motor Insurance Cover Booklet



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Model shown is Polo SEL with optional 17" 'Mirabeau' alloy wheels, Light & Sight pack and Blue Silk metallic paint.

Front cover model shown is Polo GTI with optional electric glass sunroof and Oryx White premium signature paint.

Welcome

Welcome to Volkswagen Insurance.

Your Volkswagen Motor Insurance cover has been designed to give you the peace of mind that in the event of an accident your Volkswagen will be repaired in a Volkswagen approved repairer, by Volkswagen trained technicians who will only use genuine Volkswagen parts and paints.

Please ensure you read this Cover Booklet and fully understand the terms and conditions relating to the motor insurance cover provided to you.

All the details of how to make a claim, together with any conditions that you must comply with, are set out in the following pages.

If you have any questions that are not answered within this Cover Booklet, please contact us.

Please keep this Cover Booklet and your other insurance documents in a safe place.

Certain words in this Cover Booklet have specific meanings which are explained under the Meaning of Words section.

In return for paying or agreeing to pay the premium, we will insure you under the conditions of this Cover Booklet for any insured event which takes place during the period of insurance within the geographical limits.

This policy is a contract between you and us. It is not our intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else either any rights under this policy or the right to enforce any part of it.



What to do if you have an accident

- Always stop the vehicle if you are in an accident involving an injury to any person or certain animals, or if other vehicles or roadside property are damaged
- Ensure that you and your passengers are safe
- If anyone is injured or the accident is blocking the road, call the emergency services
- If you think the vehicle is unsafe to drive, call the 24-Hour Claims Helpline and we will arrange for the vehicle to be recovered
- Do not accept blame or admit liability for the accident
- Advise us of the following details as soon as you can:
 - The registration number of any other vehicle(s) involved in the accident
 - The name, address, contact number and insurance details of any driver(s) involved in the accident. You must also provide the same details to anyone who has a good reason for asking
 - The name, contact number and address of anyone who witnessed the accident
 - Any other information that you have about the accident, such as injuries caused, property damaged or photographic evidence

How to make a claim

Call the 24-Hour Claims Helpline on 0333 043 1294.

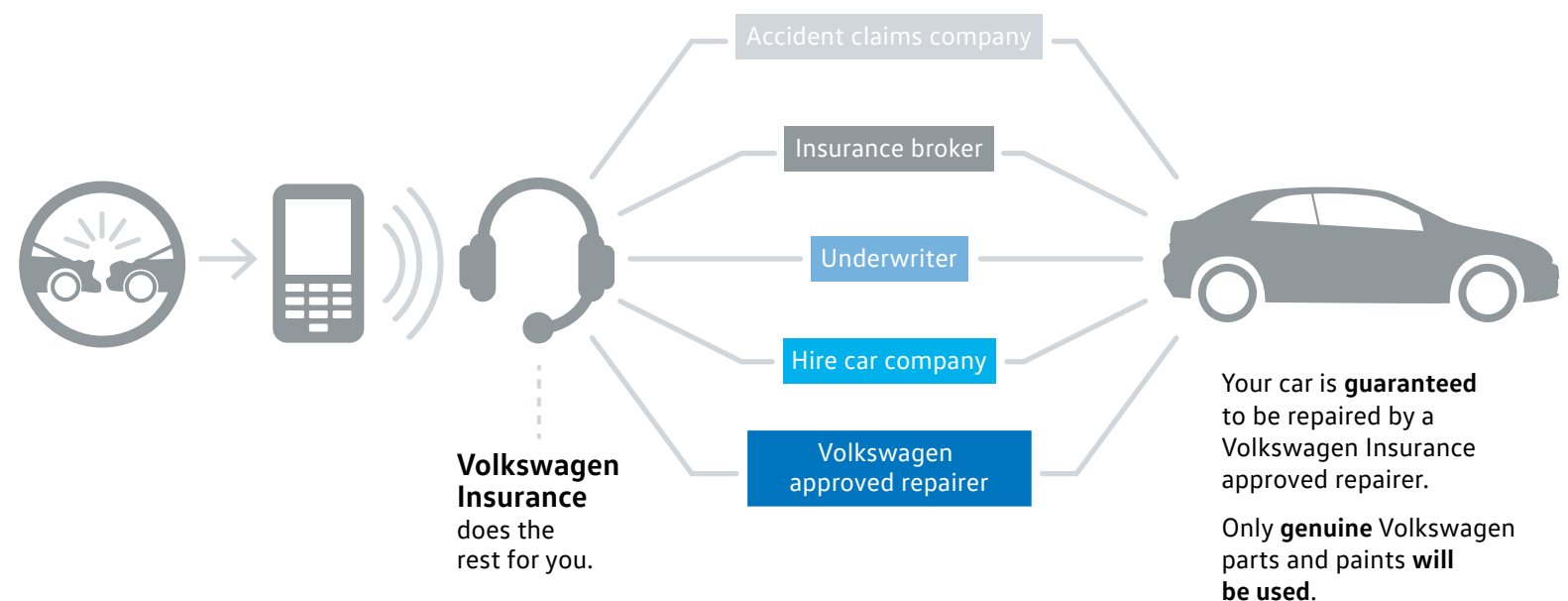
If you need to make a claim outside of the UK, please call the 24-Hour European Claims Helpline on +44 (0)1925 422776.

A dedicated Claims Manager will look after your entire claim from start to finish, liaising with any third parties and Volkswagen approved repairers.

If required, your dedicated Claims Manager will also arrange for the vehicle to be recovered.

Don't forget, as a Volkswagen Insurance customer you are guaranteed that in the event your Volkswagen is damaged in an accident that it will be repaired by Volkswagen trained technicians, in a Volkswagen approved repairer, using only genuine Volkswagen parts and paints. For your peace of mind labour and Genuine Parts are covered by a two-year warranty (excluding wear and tear).

Furthermore, while using an approved repairer, you will be offered a small courtesy car while yours is being repaired to keep you on the road.



For Broken Windscreens and Window Glass

Call the 24-Hour Windscreen Claims Helpline on 0333 043 1294.

We will arrange for the glass to be repaired or replaced. Cover is unlimited after taking off any excess.

Repairing a windscreen or window instead of replacing it can save you paying an excess. Ask when calling the Windscreen Claims Helpline.

Policy Wording

Meaning of Words

When the following words and phrases appear in this Cover Booklet, they have the specific meanings given below. These words are highlighted in **bold print**.

Certificate of motor insurance

The proof of the motor insurance **you** need by law. The **certificate of motor insurance** shows what vehicle is covered, who is allowed to drive **the vehicle** and what **the vehicle** can be used for. If **your certificate of motor insurance** allows driving by any driver, please refer to **your schedule** for any restrictions that may apply.

Endorsement

A clause that alters the cover provided by the policy.

Excess

The part of a claim **you** must pay. Sometimes more than one **excess** can apply, in which case **we** will add them together.

Geographical limits

Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and while **the vehicle** is being transported between any of these countries.

Market value

The cost of replacing **the vehicle** with one of a similar age, type, mileage and condition, immediately before the loss or damage happened.

Period of insurance

The period **you** are covered for as shown on the **schedule**.

Schedule

The latest **schedule we** have issued to **you**. This forms part of the contract of insurance. It gives details of the **period of insurance**, the premium **you** have to pay, **the vehicle** which is insured and details of any **excesses** or **endorsements**.

Statement of fact

This shows the information that **you** gave **us**, including information given on **your** behalf and verbal information **you** gave prior to commencement of the policy.



Interior shown is Polo BlueMotion with optional electronic climate control air conditioning, Light & Sight pack and metallic paint.

Telematics product

If **your** policy requires **you** to share data on **your** driving style, the **telematics product** will collect and transmit data and will refer to either; the telematics device supplied and fitted to the vehicle, or the Volkswagen Insurance Telematics app **you** must download to your mobile device and connect to the vehicle's Bluetooth.

Terrorism

Terrorism as defined in the **Terrorism Act 2000**.

We, us, our

The insurer specified in the **schedule**, key facts and the **certificate**

of motor insurance. All sections of the policy are arranged and administered by Carrot Risk Technologies Limited. This definition does not apply to Section N – Motor Legal Expenses Cover.

You, your

The policyholder named on the **schedule**.

The vehicle

Any motor vehicle that **you** have given **us** details of and for which **we** have issued a **certificate of motor insurance**. **The vehicle's** registration number will be shown on **your** latest **certificate of motor insurance**. Accessories and spare parts are included in the definition of **the vehicle** when they are with **the vehicle** or locked in **your** own garage.

Section A – Damage to the vehicle

What is covered

- **We** will pay for damage to **the vehicle** caused by accidental or malicious damage or vandalism.
- If **we** are paying for damage to **the vehicle** and **you** have a child seat fitted to **the vehicle**, **we** will also cover the cost of replacing the child seat with a new one of the same or similar model and standard.
- **We** will also cover the cost of replacing or repairing **the vehicle's** audio, navigation and entertainment equipment up to the following amounts:
 - unlimited for equipment fitted as standard by the manufacturer; or
 - £500 for any other equipment, provided this equipment is permanently fitted to **the vehicle**

If **the vehicle** is not roadworthy after an accident within the **geographical limits**, which has been reported to **us** and **we** have accepted the claim (not including glass), **we** can arrange to get **you** and **your** passengers from the scene of the accident to **your** home or planned destination. If **you** cannot complete **your** journey **we** will pay for overnight accommodation up to £40 per person for **you** and **your** passengers.

To keep **you** mobile within the **geographical limits**, **we** will offer **you** a minimum of a small courtesy car while **the vehicle** is being repaired by a Volkswagen approved repairer.

Subject to availability, the courtesy car will be of a make and model from within the Volkswagen Group range (Audi, SEAT, ŠKODA, Volkswagen). Where a Volkswagen Group vehicle is not available, a courtesy car of an alternative make will be provided.

Once **we** have decided that **the vehicle** can be economically repaired by a Volkswagen approved repairer and if it cannot be driven, **we** will provide the courtesy car on the next working day for as long as the repairs take. If **the vehicle** can still be legally driven (in other words it is roadworthy), **we** will provide a courtesy car while **the vehicle** is being repaired by a Volkswagen approved repairer. If **the vehicle** cannot be economically repaired (total loss), **you** may retain the courtesy car for the following periods from the date that **the vehicle** is declared a total loss:

- 14 days if **the vehicle** is less than one year old from the date of its first registration as new
- 4 days if **the vehicle** is more than one year old from the date of its first registration as new

A courtesy car will not be provided where **you** choose not to use a Volkswagen approved repairer.

The supply of a courtesy vehicle may be subject to terms and conditions.

[Click here](#) for details of how **we** will settle claims.

What is not covered

- Loss of or damage to **the vehicle** caused by malicious damage or vandalism when no one is in it if:
 - any window, door, roof opening, removable roof panel or hood was left open or unlocked; or
 - the keys (or any other device needed to lock **the vehicle**) are left in or on **the vehicle**
- The **excesses** shown in the **schedule**. **You** must pay these amounts for every incident that **you** claim for under this section unless **the vehicle** is accidentally damaged by another and:
 - the damage occurred in the **geographical limits**
 - the damage was not the fault of the person driving **the vehicle**
 - **you** provide **us** with the registration number and make and model of the other vehicle and if possible, the name of the driver of the other vehicle
 - **we** confirm that the driver of the other vehicle causing the damage was not insured
 - the incident is reported to the Police as soon as possible and they assign a crime reference number

Notwithstanding the above, if it cannot be established immediately that the damage was not the fault of the person driving **the vehicle** and that the driver of the other vehicle was not insured **you** may have to pay any **excesses** shown in the **schedule**. However if **we** are satisfied that the accident was not the fault of the person driving **the vehicle** and that the driver of the other vehicle was not insured, **we** will repay any **excesses** **you** have paid upon request.

- Loss of or damage to **the vehicle** caused by fire, or by theft.
- Loss of use of **the vehicle**.
- Wear and tear.
- Mechanical, electrical, electronic and computer failures or breakdowns or breakages.

- Loss of or damage to **the vehicle** caused by an inappropriate type or grade of fuel being used.
- Damage to tyres caused by braking, punctures, cuts or bursts.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the **geographical limits**.
- Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- Loss of or damage to telephone or other communication equipment.
- **The vehicle** losing value after, or because of, repairs.
- Loss of or damage to **the vehicle** resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.
- **The vehicle** being confiscated or destroyed by or under order of any government or public or local authority.
- Loss or damage caused by pressure waves from aircraft or any flying object.
- Loss of or damage to any radar detection equipment.
- Loss of or damage to any audio, navigation and entertainment equipment unless this equipment is permanently fitted to **the vehicle**.
- Loss of or damage to keys, lock or ignition activators, alarm or immobiliser activators (except as insured under Section L of this insurance - Replacement locks).
- Repairs, re-programming or replacement of any component, including locks on the insured vehicle, consequent upon the loss of or damage to the car's keys, lock or ignition activators or alarm or immobiliser activators (except as insured under Section L of this insurance - Replacement locks).
- Any damage to **the vehicle** caused deliberately by **you** or any person driving it with **your** permission.
- Loss of or damage to **the vehicle** caused by a person known to **you** taking **the vehicle** without **your** permission, unless that person is reported to the Police for taking **the vehicle** without **your** permission.

Section B – Broken windscreen and window glass

What is covered

- If the windscreen or any window glass in **the vehicle** is broken during the **period of insurance** we will pay the cost of repairing or replacing it. **We** will also pay for any repair to the bodywork that has been damaged by broken glass from the windscreen or windows.

A claim under this section only will not affect **your** No Claims Discount.

What is not covered

- The **excess** shown on **your schedule** for any claim if the glass is replaced rather than repaired.
- Loss of use of **the vehicle**.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the **geographical limits**.
- Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- Mechanical, electrical, electronic or computer failures or breakdowns or breakages to sun roof and hood mechanisms.
- Repair or replacement of any windscreen or window unless it is made of glass.
- Mechanical items associated with the window mechanisms of **the vehicle** under this section.
- Repair or replacement of sunroofs, glass roofs, panoramic windscreens, lights/ reflectors or folding rear windscreen assemblies under this section.
- Loss or damage caused deliberately by **you** or by any person who is driving **the vehicle** with **your** permission.
- The **excess** shown on **your schedule** plus an additional £30 for any claim if **you** do not use **our** approved replacement service.



Interior shown is Polo SEL with optional Winter pack, electronic climate control air conditioning, alcantara upholstery, Light & Sight pack and Blue Silk metallic paint.

Section C – Fire and theft

What is covered

- **We** will pay for loss of or damage to **the vehicle** caused by fire, theft or attempted theft.
- If **we** are paying for damage to **the vehicle** and **you** have a child seat fitted to **the vehicle**, **we** will also cover the cost of replacing the child seat with a new one of the same or similar model and standard.
- **We** will also cover the cost of replacing or repairing **the vehicle's** audio, navigation and entertainment equipment up to the following amounts:
 - unlimited if fitted as standard by the manufacturer; or
 - £500 for any other equipment provided this equipment is permanently fitted to **the vehicle**

To keep **you** mobile, within the **geographical limits** only, **we** will offer **you** a minimum of a small courtesy car while **the vehicle** is being repaired by a Volkswagen approved repairer.

Subject to availability, the courtesy car will be of a make and model from within the Volkswagen Group range (Audi, SEAT, ŠKODA, Volkswagen). Where a Volkswagen Group vehicle is not available, a courtesy car of an alternative make will be provided.

Once **we** have decided that **the vehicle** can be economically repaired by a Volkswagen approved repairer and if it cannot be driven, **we** will provide the courtesy car on the next working day for as long as the repairs take.

If **the vehicle** can still be legally driven (in other words it is roadworthy), **we** will provide a courtesy car while **the vehicle** is being repaired by a Volkswagen approved repairer.

If **the vehicle** cannot be economically repaired (total loss), **you** may retain the courtesy car for the following periods from the date that **the vehicle** is declared a total loss:

- 14 days if **the vehicle** is less than one year old from the date of its first registration as new
- 4 days if **the vehicle** is more than one year old from the date of its first registration as new

A courtesy car will not be provided where:

- **You** choose not to use a Volkswagen approved repairer.
- **The vehicle** is stolen and not recovered.

The supply of a courtesy vehicle may be subject to terms and conditions.

[Click here](#) for details of how **we** will settle claims.

What is not covered

- Loss of or damage to **the vehicle** and/or in-car entertainment, communication and navigation equipment caused by malicious damage, vandalism, fire, theft or attempted theft, when no-one is in it if:
 - any window, door, boot, roof opening, removable roof panel or hood was left open or unlocked, or
 - the keys (or any device needed to lock **the vehicle**) are left in or on **the vehicle**, or
 - **the vehicle** has been left with the engine running, or
 - **the vehicle** is fitted with a manufacturer's standard security device and the device is not operational or is not in use
- The **excess** shown in the **schedule**; **you** must pay these amounts for every incident that **you** claim for under this section unless, at the time of a theft, **the vehicle** was kept in a locked garage, in which case no **excess** is payable.
- Loss of use of **the vehicle**.
- Wear and tear.
- Mechanical, electrical, electronic and computer failures or breakdowns or breakages.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the **geographical limits**.
- Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- Loss of or damage to telephone or other communication equipment.
- **The vehicle** losing value after, or because of, repairs.
- Loss of or damage to **the vehicle** resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.

- Loss of or damage to **the vehicle** caused by a person known to **you** taking **the vehicle** without **your** permission, unless that person is reported to the Police for taking **the vehicle** without **your** permission.
- **The vehicle** being confiscated or destroyed by or under order of any government or public or local authority.
- Loss from taking **the vehicle** and returning it to its legal owner.
- Loss of or damage to any radar detection equipment.
- Any damage to **the vehicle** caused deliberately by **you** or any person driving it with **your** permission.
- Loss of or damage to any audio, navigation and entertainment equipment unless this equipment is permanently fitted to **the vehicle**.
- Loss of or damage to keys, lock or ignition activators, alarm or immobiliser activators (except as insured under Section L of this insurance - Replacement locks).
- Repairs, re-programming or replacement of any component, including locks on the insured vehicle, consequent upon the loss of or damage to the car's keys, lock or ignition activators or alarm or immobiliser activators (except as insured under Section L of this insurance - Replacement locks).

How we will settle your claim under sections A or C

We will choose whether to repair **the vehicle** or pay **you** a cash amount equal to the cost of the loss or damage. If **the vehicle** cannot be driven because of damage that is covered under this policy, **we** will pay for **the vehicle** to be protected and taken to the nearest Volkswagen approved repairer.

If the vehicle is economically repairable

You do not need to get any estimates, as repairs can begin immediately after **we** have authorised them.

The Volkswagen approved repairer will contact **you** to arrange to collect **the vehicle**.

We will also pay the costs of delivering **the vehicle** back to the address shown on **your** current **schedule** or any other address **we** agree with **you** when the damage has been repaired.

If **you** do not want to use a Volkswagen approved repairer, **you** will need to send **us** an estimate for **us** to authorise and **we** may need to inspect **the vehicle**. **We** reserve the right to ask **you** to obtain alternative estimates.

You will have to pay any policy **excess** direct to the repairer.

If the condition of **the vehicle** is better after the repair than it was just before it was damaged, **we** may ask **you** to pay towards it.

If the vehicle is a total loss

Once an engineer has inspected and assessed the **market value** of **the vehicle**, **we** will make **you** an offer of payment.

If there is any outstanding loan on **the vehicle**, **we** may pay the finance company first. If **our** estimate of the **market value** is more than the amount **you** owe the finance company, **we** will pay **you** the balance.

If **our** estimate of the **market value** is less than the amount **you** owe the finance company, **you** may have to pay them the balance. Any payment **we** make for total loss will be after **we** have taken off any applicable **excess** and unpaid premium for this policy.

When **you** accept **our** offer for total loss, **the vehicle** will belong to **us**.

By purchasing this policy **you** agree that **we** can handle **your** claim in this way.

Replacement vehicle

We will not pay more than the **market value** of **the vehicle** unless:

- The loss or damage happens before **the vehicle** is a year old; and
- **You** are its first and only registered keeper; and
- **You** have owned **the vehicle** (or it has been hired to **you** under a hire-purchase agreement) since it was first registered as new; and
- The cost of repair is valued at more than 60% of the cost of buying an identical new vehicle at the time of the loss or damage (based on the UK list price); and
- **The vehicle** was supplied as new within the **geographical limits**.

In these circumstances, if **you** ask **us** to, **we** will replace **the vehicle** (and pay the delivery charges to the address shown on **your** current **schedule** or any other address **we** agree with **you**) with a new vehicle of the same make, model and specification.

We will only do this if:

- **We** can buy a vehicle straight away within the **geographical limits**.
- **We** have permission from the hire-purchase company (if this is how **you** bought **the vehicle** and **you** have not finished paying for it).
- **The vehicle** is a United Kingdom specification model bought from one of the manufacturer's authorised United Kingdom retailers.
- The model is still available from the manufacturer's authorised United Kingdom retailers.



Model shown is Polo SEL with optional Light & Sight pack and Blue Silk metallic paint.

Section D – Medical expenses

What is covered

- Following an accident involving **the vehicle** we will pay:
 - up to £200 in medical, surgical and dental fees for each injured person
 - up to £200 in veterinary fees for each domestic pet (for a maximum of two pets) if they are injured while travelling in **the vehicle**.
- **We** will also pay **you** £30 per day for up to 30 days if **you** have to stay in hospital.

What is not covered

- No cover is provided under this section if the policy is held in the name of a corporate organisation, a company or a firm.



Model shown is Polo BlueMotion with optional metallic paint.

Section E – Personal belongings

What is covered

- We will cover up to £250 for personal belongings in **the vehicle** that are lost or damaged following an accident, fire or theft involving **the vehicle**. You are covered for the cost of the item, less an amount for wear and tear and loss of value.
- We will also cover up to £200 for wheelchairs, prams, child's pushchairs and carrycots in **the vehicle** that are lost or damaged following an accident, fire or theft involving **the vehicle**. You are covered for the cost of the item, less an amount for wear and tear and loss of value.
- We will also cover up to £150 for the cost of replacing a child's car seat fitted in **the vehicle** that is lost or damaged following an accident, fire or theft involving **the vehicle**. You are covered for the cost of the item, less an amount for wear and tear and loss of value.

What is not covered

- Any goods, tools or samples that are carried as part of any trade or business.
- Money, stamps, tickets, documents and securities (such as share or bond certificates).
- Loss of or damage to any radar detection equipment.
- Loss or damage occurring on any policy issued in the name of a corporate organisation, a company or a firm.
- Any jewellery or furs.
- Any theft of property from **the vehicle** if:
 - ignition keys have been left in or on **the vehicle**, or
 - **the vehicle** has not been secured by means of door and boot lock, or
 - any window or any form of sliding or removable roof or hood have been left open or unlocked, or
 - **the vehicle** is fitted with a manufacturer's standard security device and the device is not operational or is not in use.
- Any theft of property from an open-topped or convertible car unless the property was being kept in a locked boot or locked glove compartment.
- Any loss or damage to permanently fitted audio, navigation or telephone equipment (except as covered under Section A or Section C of this insurance).



Interior shown is Polo beats DSG with optional electronic climate control air conditioning, front centre armrest and Oryx White premium signature paint.

Section F – Personal accident

What is covered

If **you** or a member of **your** family permanently living with **you** are accidentally killed or injured while getting into, travelling in or getting out of **the vehicle**, **we** will pay £10,000 for the following:

- Death.
- Total and permanent loss of sight in one or both eyes.
- Total and permanent loss of use of an arm or a leg.

We will only pay if the cause of the death or injury is an accident involving **the vehicle** and the death or loss happens within 3 months of the accident.

We will only pay one benefit for death or injury to any person for any one injury in any one **period of insurance**.

What is not covered

- No cover is provided under this section if the policy is held in the name of a corporate organisation, a company or a firm.
- Death or injury caused by suicide or attempted suicide.
- Death of or loss to any person driving **the vehicle** at the time of the accident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
- Death of or injury to any person not wearing a seat belt when they have to by law.
- More than £10,000 for any one accident.
- More than £10,000 to any one person for any one accident.

If **you**, or a member of **your** family have more than one motor insurance policy with **us**, **we** will only pay under one policy.



Interior shown is Polo S A/C with optional Blue Silk metallic paint.

Section G – Liabilities to third parties

What is covered

Cover for you

We will cover legal liability for the death of or injury to any person and damage to property caused by or arising out of:

- **You** using **the vehicle**.
- **You** using **the vehicle** to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to **the vehicle** and if allowed by law, provided it is not being towed for hire or reward.

Cover for other people

We will cover legal liability for the death of or injury to any person and damage to property caused by or arising out of:

- Any person driving **the vehicle** with **your** permission (as long as **your certificate of motor insurance** shows that he or she is allowed to drive **the vehicle**). The person driving must not be excluded from driving **the vehicle** by any **endorsement**, exception or condition.
- Any person using (but not driving) **the vehicle**, with **your** permission, for social, domestic and pleasure purposes.
- Any passenger in, getting into or getting out of **the vehicle**.
- Any person using **the vehicle**, with **your** permission (as long as **your certificate of motor insurance** shows that he or she is allowed to drive **the vehicle**) to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to **the vehicle** and if allowed by law, provided it is not being towed for hire or reward.

We will also pay:

- Any costs and expenses for which **your** employer or business partner is legally liable as a result of **you** using **the vehicle** for their business.
- Any other costs and expenses for which **we** have given **our** written permission.
- Charges set out in the Road Traffic Acts.

We may at **our** absolute discretion consider payment in respect of the following legal costs:

- solicitors fees for representing **you** at any fatal accident enquiry, Coroner's, Magistrates, or similar court, and
- the reasonable cost of legal services to defend **you** against a charge of manslaughter or causing death by dangerous or reckless driving.

If we agree to pay these costs under this policy the choice and appointment of legal representation and the extent of any assistance that **we** provide will be entirely at **our** discretion. There will be no agreement to pay these costs unless **we** have confirmed this to **you** in writing.

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

What is not covered

- Any amount **we** have not agreed to in writing.
- Death of or bodily injury to any person covered under this section arising out of or in the course of his/her employment except where such liability must be covered under the Road Traffic Acts.
- Loss of or damage to property owned by or in **the vehicle** of the person who is claiming cover under this section.
- Any loss of or damage to a vehicle, trailer, trailer caravan or broken-down vehicle covered by this policy.
- Any claim for pollution or contamination, unless it is caused by a sudden, identifiable event which was unintended and unexpected and happened at one specific time and place.
- Any amount over £1 million, for any one pollution or contamination event.
- Any amount over £20 million, exclusive of costs and expenses, for any one claim or series of claims arising from one event that causes loss of or damage to property, including any indirect loss or damage.
- Any amount over £5 million for all costs and expenses, for any one claim or series of claims arising from one event that causes loss of or damage to property.
- Use to secure the release of a motor vehicle, other than **the vehicle** described on **your certificate of motor insurance**, which has been seized by, or on behalf of, any government or public authority.

However, **we** will provide the minimum cover needed under compulsory motor insurance legislation.

Section H – Driving other cars

What is covered

If **your** current **certificate of motor insurance** includes driving other cars, this policy provides the same cover as Section G when **you** are driving any other car.

This cover only applies if:

- **you** do not own or have not hired the car under a lease hire or hire purchase agreement
- the car has valid cover in force under another insurance policy which meets Road Traffic Act requirements
- **you** have the owner's permission to drive the car
- the car is being driven in the **geographical limits** of this policy
- **the vehicle** shown on your **certificate of motor insurance** has not been sold, disposed of, damaged beyond economic repair or declared a total loss.



Model shown is Tiguan R-Line with optional Head-up Display and premium signature paint.

Section I – Using the vehicle abroad

What is covered

Legal minimum insurance while **the vehicle** is in any country

- Which is a member of the European Union (EU), or
- Any other country which has agreed to follow Article 8 of the EU directive 2009/103/EC relating to insurance against Civil liability in respect of the use of motor vehicles.

This policy provides the minimum level of cover in respect of liability which is legally insurable in the country concerned. This legal minimum insurance does not include cover for loss of or damage to **the vehicle**.

Full policy cover

In addition to the legal minimum cover shown above, this policy includes the cover shown in **your** Policy **Schedule** within any member country of the EU and also Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia and Switzerland provided that:

- The use of **the vehicle** abroad is limited to no more than 90 days in total in any one annual **Period of insurance**; and
- **You** or any permitted driver are normally resident within the geographical limits of this policy; and
- **Your** visit abroad is for social, domestic or pleasure purposes only.

Insurance is automatically provided on **the vehicle** while it is being transported (including loading and unloading) between ports in countries where **you** have cover, provided **the vehicle** is being transported by rail or a recognised sea route of not more than 65 hours, and

We will pay the reasonable cost of delivery of **the vehicle** to **you** after repairs in the country in which damage was sustained, or to **your** home address if the damage cannot be repaired economically by the intended time of **your** return to the United Kingdom or if **the vehicle** is stolen and recovered after **your** return to the United Kingdom, and

We will pay the amount of foreign customs duty for which **you** are liable as a direct result of loss or damage to **the vehicle** preventing its return to the United Kingdom.

In exceptional circumstances **we** may agree to extend full policy cover outside of the countries, scope and period limitations shown above but **you** must contact **us** to obtain **our** agreement to provide such cover in advance of **your** intended trip abroad.

Any agreement by **us** to extend full policy cover beyond the limits above will be subject to a further additional premium and further policy restrictions may apply.

The exceptions applying to sections A, C & G of this insurance also apply to this section.



Model shown is new up! beats with optional Winter pack and Pure White non-metallic paint.

Section J – No Claims Discount

What is covered

As long as no claim is made during the **period of insurance**, we will include a discount in your **renewal** premium. The discount **you** will receive will be in accordance with **our** No Claims Discount scale applicable at the time **your** policy is due for renewal. However, **your** entitlement will be affected in the event of a claim or multiple claims being made under this policy.

If **you** do make a claim, the number of No Claims Discount years will be reduced at the next renewal date to the amount shown in the table below:

Existing No Claims Discount	1 Claim	2 Claims	3 Claims or more
1 year	Nil	Nil	Nil
2 years	Nil	Nil	Nil
3 years	1 year	Nil	Nil
4 years	2 years	Nil	Nil
5 years or more	3 years	1 year	Nil

Your No Claims Discount will not be affected in the following circumstances:

- if **we** make a full recovery of all payments made by **us** in connection with the claim, or
- if **you** only claim for a broken windscreen or window glass under Section B of this policy, or
- if **we** only have to pay for an emergency treatment fee under Section G.

If **you** make a claim or if a claim is made against **you** for an event which **you** may not consider to be **your** fault and **we** have to make a payment this will affect **your** No Claims Discount unless **we** can recover our outlay in full from the responsible party.

You cannot transfer **your** No Claims Discount to any other person.

If **you** have four or more years of No Claims Discount **you** may choose to take out extra cover to protect it as defined in Section K – No Claims Discount protection.



Model shown is Polo SEL with optional 17" 'Mirabeau' alloy wheels, Light & Sight pack and Blue Silk metallic paint.

Section K – No Claims Discount protection

What is covered

You will not lose any of **your** No Claims Discount as long as:

- No more than two claims are made in any period of three years.
- **You** have paid any extra premium **we** ask for.

After a second claim is made in any three year period, this policy section will no longer apply and any further claims will result in the loss of No Claims Discount.

The protection provided under this section only applies to **your** No Claim Discount. It does not protect **your** premium and **you** may be quoted a higher premium or **excess** at renewal if any claims are made.

The protection provided under this section only applies if noted on **your** policy schedule.

The protection provided under this section does not apply to policies provided as part of 'One Year's Insurance Included' campaigns where no premium has been paid to **us**.



Section L – Replacement locks

What is covered

- If the keys, lock transmitter or entry card for a keyless entry system of **the vehicle** are lost or stolen, **we** will pay up to £500 towards the cost of replacing:
 - all entry locks that can be opened by the missing item
 - the lock transmitter, entry card and central locking system
 - the ignition and steering lock; as long as **we** are satisfied that any person who may have **your** keys, transmitter or card knows the identity or garage address of **the vehicle**
- **We** will also pay the cost of protecting **the vehicle**, transporting it to the nearest repairers when necessary and delivering it after repair to the address shown on **your** current **schedule** or any other address **we** agree with **you**.

What is not covered

- The first £100 of any claim.
- Any claim where the keys, lock transmitter or entry card are either:
 - left in or on **the vehicle** at the time of the loss
 - taken without **your** permission by a person known to **you**
- The cost of replacing alarms or other security devices used in connection with **the vehicle** under this section of the policy.



Interior shown is Polo beats with optional front centre armrest.

Section M – Uninsured drivers

What is covered

If **you** make a claim following an accident and the driver of the other vehicle is not insured you will not lose **your** No Claims Discount or have to pay any **excess** as a result of that accident provided:

- **we** establish that the accident is not **your** fault and
- **you** are able to provide details of the other vehicle's make, model and registration number and the name and address of the person driving the other vehicle.

You may have to pay **your excess** when **you** first claim and **you** may also temporarily lose **your** No Claims Discount. If subsequently **we** are satisfied that the accident was not **your** fault **we** will repay **your excess**, reinstate **your** No Claims Discount and refund any premium which may be due to **you**.



Model shown is Tiguan SEL 4MOTION with optional 'Outdoor' pack, 20" 'Miramar' grey metallic alloy wheels and metallic paint.

Section N - Motor Legal Expenses Cover

This section of **your** policy provides **you** with motor legal expenses cover whilst driving **the vehicle** within the **geographical limits**.

Motor Legal Expenses is arranged by Lawshield UK Ltd and underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance SA UK Branch is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA UK Branch Financial Conduct Authority Register number is 202664.

Lawshield UK Ltd are authorised and regulated by the Financial Conduct Authority.

The General Exclusions and Conditions all apply to this section.

Definitions specifically applying to this section

The words listed below have the following meanings in this section only.

Administrator - Lawshield UK Limited, who arrange the services provided under this section.

Claims adjuster - any claims negotiator, adjuster or other appropriately qualified person, firm or company appointed by Lawshield to act for **you**.

Date of Occurrence - The date of one or more events arising at the same time or from the same cause which give rise to a claim under this insurance.

Insured incident - A non-fault road traffic accident (excluding claims for theft or fire) occurring within the **period of insurance** and **geographical limits** which results in:

- Loss or damage to **the vehicle** including any trailer attached thereto.
- Loss or damage to any personal property owned by **you** whilst the property is in/on or attached to **the vehicle**.
- The death of or injury to **you** whilst in or getting into or out of **the vehicle**.
- Any other uninsured losses.

Legal costs and expenses - fees, costs and disbursements reasonably incurred by **us**, any **claims adjuster**, **solicitor**, or other appropriately qualified person appointed to act for **you** with **our** consent, chargeable on the **standard basis**, or in accordance with the Fixed Recoverable Costs scheme if appropriate. Also covered are the costs of any civil proceedings incurred by an opponent for which **you** may be liable by order of a court or by agreement with **our** prior consent.

Explanatory note: The Fixed Recoverable Costs scheme applies to road traffic accidents which are settled by negotiation before court proceedings are issued for claims up to the value of £25,000. The rules set out how legal fees are calculated for these cases, where **solicitors** costs are payable by **us**, these will be on the **standard basis** as defined by the Civil Procedure Rules and would be limited to £125.00 per hour solicitors time, and £12.50 for each letter sent out.

Limit of indemnity - Section 1: £100,000 is the maximum sum payable by the **insurers** for all **insured incidents** which are related in time or by cause after aggregation of the **legal costs and expenses** of both **you** and any opponents insofar as **you** are liable to pay them. Section 2: £10,000 is the maximum payable by the **insurers** in respect of Motor Prosecution Defence.

Prospects of success - Reasonable prospects are considered to be 51% or better chance of success.

Small claims limit - The limit set by the Ministry of Justice in the Civil Procedure Rules Part 26.6 below which legal proceedings for a claim for damages due to Personal injury are allocated to the **small claims track**.

Small claims track - The process and procedures set out in the Civil Procedure Rules Part 27 for dealing with legal claims where the value of the claim is below the **small claims limit** the claim is allocated to the **small claims track** by the court.

Solicitor - the **solicitor**, firm of **solicitors** or other appropriately qualified person, firm or company appointed to act for **you**.

Standard basis - The assessment of costs which are proportionate to **your** claim.

We, us, our, Insurer(s) - Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR and/or Lawshield UK Limited, the **administrators** of this section.

What is covered

Section 1: Personal Injury & Uninsured Loss Recovery

We will pay the **legal costs and expenses** for legal proceedings started on **your** behalf and in connection with the following:

- The costs of pursuing civil claims arising from an **insured incident** relating to the use of **the vehicle** which results directly in the death of or personal injury to the insured person and/or the occurrence of all and any other uninsured losses.
- The first £65.00 of hire charges incurred by **you** inclusive of VAT, following **the vehicle** being rendered immobile as a result of an **insured incident**.
- Recovery charges up to £100.00 including VAT, following **the vehicle** being rendered immobile as the result of an **insured incident** and thus requiring recovery to a place of safety.
- Accommodation charges up to a maximum of £65.00 including VAT following an **insured incident** which renders **the vehicle** immobile and leaves **you** stranded more than 50 miles away from your normal place of residence or intended destination.

We will only provide cover if the **legal costs and expenses** and incident took place during the **period of insurance** and the incident leading to **your** claim is covered by a court in the **geographical limits**.

If **you** are awarded costs, **you** must use these to repay the amount **we** have paid out on **your** behalf in connection with the proceedings. However, **we** will pay all **legal costs and expenses** when **you** receive no costs or compensation. If the **legal costs and expenses** are greater than the amount **you** are awarded for those costs and expenses, **we** will pay the extra amount (up to the limit under this section).

Section 2: Motor Prosecution Defence

We will pay up to £10,000 in defending **your** legal rights including an appeal against conviction or sentence after **you** are prosecuted for an infringement of the road traffic laws or regulations in connection with the ownership or use of an **the vehicle** in the **geographical limits** where:

- The **date of occurrence** (which for this purpose will be the date when the motoring offence occurred or is alleged to have occurred) is within the **period of insurance**.
- **You** are facing suspension or disqualification of **your** driving licence, and
- There are **prospects of success** to secure a not guilty verdict.

Section N - Motor Legal Expenses Cover (continued)

What is not covered

We will not **pay legal costs and expenses** for legal proceedings in the following circumstances:

- Where a reasonable estimate of the **legal costs and expenses** is greater than the amount in dispute other than in relation to Uninsured Loss Recover Claims.
- If the estimated value of any damages for the personal injury **you** have suffered does not exceed the **small claims limit**.
- If we have not agreed to the **legal costs and expenses** in advance.
- Claims arising from any deliberate, criminal act or omission by **you**.
- Claims which relate to fines and penalties awarded against **you** by a criminal court.
- Claims arising from driving under the influence of alcohol or drugs.
- Incidents involving an **insured vehicle** owned or driven by **you**, where **you** were not in possession of a valid driving licence or **the vehicle** was not covered by a valid test certificate where appropriate or was not in a road-worthy condition. For claims under What is Covered Section 2: Motor Prosecution and Defence **your** driving licence must have no more than 9 points on it at the **date of occurrence**.
- The use of motor vehicles by or on behalf of **you** for racing, rallies, competitions or trials of any kind.
- If **we** are not told about the claim within 180 days of the event which caused it.
- Claims caused by, contributed to or arising from:
 - ionising radiations or contamination by radioactivity from an irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive toxic explosive or other hazardous properties of any nuclear assembly or nuclear component thereof;
 - riot, civil commotion, war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government.

- Claims where **you** hold cover under any other policy to the extent that **we** are, or would, but for this policy be, by the terms of such other policy, liable to cover **you** in respect of the **insured incident**.
- Claims arising from an **insured incident** that occurs outside the **geographical limits** except enforcement of a judgement obtained from a court within the **geographical limits** with **our** prior approval against a defendant who resides outside the jurisdiction of the court making the order.

We will not pay for the following:

- Travelling expenses or compensation for being off work.
- **Legal costs and expenses** if **you** withdraw from legal proceedings without **our** agreement.
- **Legal costs and expenses** which are covered under a more specific insurance or if a claim has been refused by another insurance company.
- **Legal costs and expenses** where fixed recoverable costs have already been recovered by the **solicitor**.

Making a claim

To make a claim under this section, please call the claims helpline 0333 043 1294.

You should not send **us** any documents until the **administrator** asks for them.

If **we** decide that a reasonable settlement is unlikely, or **your** interest would be better served by another course of action, **we** will let **you** know.

We will not pay for any **legal costs and expenses** until **we** have accepted the claim in writing.

Prospects of success

If at any stage **we** decide that the **prospects of success** are not sufficient and/or an alternative course of action is appropriate and/or under the terms and conditions of the policy the claim is not admissible, then **we** will inform **you** in writing of **our** decision and the reason behind that decision. Having informed you of this, and subject to the policy conditions, **we** will not be bound to pay any **legal costs and expenses** and may discontinue cover.

Representation

- **We** can take over, and carry out in **your** name action to take or defend any claims.
- **We** will have complete control over how legal proceedings are carried out. Before the issuing of legal proceedings, a **solicitor** from **our** panel will be appointed. **We** will appoint solicitors to act on your behalf to prosecute, defend or settle any claim accepted under the terms of this policy.
- Should legal proceedings need to be issued, **you** do not have to accept the **solicitor** **we** have chosen. If **you** cannot agree a suitable **solicitor** with **us**, **you** can refer **your** choice of **solicitor** to arbitration in line with the conditions of this policy. **You** must let **us** know in writing about the full name and address of a **solicitor** who **you** want to act for **you**. If there is a dispute about the choice of **solicitor**, **we** will choose one whilst arbitration takes place. If **we** are insuring two or more people for one claim, **you** may choose **solicitors** and send their name and address to **us** before **we** agree to pay any **legal costs and expenses**.
- In choosing **your solicitor**, **you** must try and keep the cost of any legal proceedings as low as possible.
- Before **we** accept **your** choice of a **solicitor**, or if **you** fail to choose a **solicitor**, **we** will be entitled to instruct a **solicitor** on **your** behalf.
- Where the uninsured loss does not exceed the current level of the Small Claims Court and is not in respect of a claim for damages for personal injury **we** may investigate the circumstances of the claim and attempt to obtain settlement with **your** prior consent (such prior consent must not be unreasonably withheld). **We** shall not be liable to provide representation on **your** behalf at any court proceedings where the amount involved in respect of the uninsured loss does not exceed the current level of the Small Claims Court.

Notwithstanding the above, **we** reserve the right to provide representation in the Small Claims Court if **we** consider that it is appropriate in all the circumstances of the case for there to be such representation.

Section N - Motor Legal Expenses Cover (continued)

Specific conditions

1. When a claim or possible claim happens, **you** must tell **us** in writing as soon as possible.
2. **You** must give **us** any information and evidence **we** need (**you** will have to pay any costs involved in this). **You** must not do anything to affect **your** case.
3. **You** must tell **us** about any other legal expense insurance, which **you** have to cover the same loss.
4. **We** will have complete control over the legal proceedings. **We** will not have to keep to any promise **you** have given without **our** approval.
5. If **you** do not accept any **solicitor** **we** appoint, **we** will ask the Law Society to name another **solicitor** who **we** both agree to. During this time, **we** may appoint a **solicitor** to act on **your** behalf, to protect **your** interests.
6. **We** shall have direct access to the **solicitor** at all times and **you** shall co-operate fully with **us** in all respects and shall keep **us** fully and continually informed of all material developments in the legal representation of proceedings. At **our** request **you** shall instruct the **solicitor** to produce to **us** any documents, information or advice in their possession and further shall give them such other instructions in relation to the conduct of their claim as **we** may require.
7. **Our** written consent must be obtained prior to:
 - The instruction of Counsel to appear before a Court (or tribunal) before which a **solicitor** has a right of audience;
 - The instruction of Queen's Counsel;
 - The incurring of unusual experts fees or unusual disbursements;
 - The making of an Appeal.
8. **Legal costs and expenses** payable are to be in no way affected by any agreement undertaking or promise made or given by **you** to the **solicitor**, witness expert or any **claims adjuster**.
9. **You** must co-operate fully with **us**, the **claims adjuster** or the **solicitor**.
10. **You** or the **solicitor** shall inform **us** immediately in writing of any offer pursuant to Part 36 of the Civil Procedure Rules made with a view to settling the claim and no agreement is to be made to settle on the basis of both sides paying their own costs without **our** prior approval.
11. If any offer pursuant to Part 36 of the Civil Procedure Rules is not accepted by **you**, but the amount thereof is equal to or in excess of the total damage eventually recovered, **we** shall have no liability in respect of any further **legal costs and expenses** or opponent's civil costs. This is unless upon being notified of the offer pursuant to Part 36 of the Civil Procedure Rules **we** agree to the continuance of the proceedings (such agreement not to be unreasonably withheld) and **we** shall have the right to require **you**, at **our** request, to instruct the **solicitor** to obtain Counsel's opinion on the merits of the claim or defence thereto or on an offer pursuant to Part 36 of the Civil Procedure Rules made by an opponent or proposed by **you** or whether there are grounds for continuing the proceedings prior to granting or refusing such agreement.
12. At **our** request **you** will require the **solicitor** to have the **legal costs and expenses** taxed, assessed or audited by the relevant authority.
13. If for any reason the **solicitor** refuses to continue to act for **you** or if **you** withdraw **your** claim from the **solicitor**, **our** liability will cease forthwith unless **we** agree to the appointment of an alternative **solicitor** to continue with the claim pursuant to the procedure contained in terms and conditions of this policy, but **we** shall have no liability to meet the additional **legal costs and expenses** arising solely as a result of the appointment of a new **solicitor**.
14. If **you** unreasonably withdraw from a claim without **our** prior agreement, then the **legal costs and expenses** will become **your** responsibility and **we** will be entitled to be reimbursed by **you** for any costs paid or incurred during the course of the claim including any **legal costs and expenses** that **we** consider **you** are obliged to pay on **your** withdrawing from the claim.
15. Valid insurance for **the vehicle**, relating to **you** must be in force at the time of any **insured incident** and that the premium for such motor vehicle insurance as demanded shall have been paid in full.
16. This insurance does not cover an Appeal unless **we** are notified in writing by **you** no later than six working days before the time for making an Appeal expires and **we** consider that there are **prospects of success** of such an Appeal succeeding.
17. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
18. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
 - supply accurate and complete answers to all the questions **we** or the **administrator** may ask as part of **your** application for cover under the policy;
 - to make sure that all information supplied as part of **your** application for cover is true and correct;
 - tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.
19. **We** can take proceedings in **your** name (at **our** own expense and for **our** own benefit) to recover from anyone else, any payment **we** have made under this insurance.

Recovery

You shall take or have taken every available step to recover from **your** opponent **legal costs and expenses** payable under this policy, and such **legal costs and expenses** must be paid to **us**.

Arbitration

If there is a disagreement over presentation, acceptance, rejection, control or discontinuance of any claims or representation at proceedings, then at **your** written request, any such difference shall be decided by Counsel or a **Solicitor** who both **you** and **we** agree to, and in the absence of agreement, they will be appointed by the President of the relevant Law Society of England or Wales or the President of the Law Society of Scotland, as appropriate. Both parties shall present such information relevant to their differences to Counsel or the **Solicitor** as he shall require and his decision shall be final and binding upon them. All costs of resolving the differences shall be met in full by the party against whom the decision is made, or as may be determined by the arbitrator.

If there is a disagreement over the amount **we** owe **you**, **we** will pass the matter to an arbitrator who both **you** and **we** agree to. When this happens, the arbitrator must make a decision before **you** can start proceedings against **us**.

General Exclusions

These exclusions apply to all parts of the policy.

1. **We** will not cover claims arising directly or indirectly from any of the following:
 - **the vehicle** being driven by, or being in the charge of, someone who is not described in **your certificate of motor insurance** as entitled to drive or who has been excluded by endorsement
 - **the vehicle** being driven, with **your** permission, by anyone who **you** know does not hold a valid driving licence or is disqualified from driving. However, **we** will still give cover if the person used to hold a licence and is allowed to hold one by law
 - **the vehicle** being driven by someone who does not meet all the conditions of their driving licence
 - **the vehicle** being used for a purpose that is not covered in **your certificate of motor insurance**
 - **the vehicle** being used on the Nürburgring Nordschleife or any race track, racing circuit or prepared course unless **you** have told **us** about this and **we** have agreed to provide cover
 - **the vehicle** being driven by **you** or any person insured to drive, should it be proved to **our** satisfaction that the driver was under the influence of alcohol or drugs at the time of such loss or damage occurring. A conviction under the relevant law (including a conviction for failing to supply a specimen of breath, blood or urine) shall be deemed to be conclusive evidence that the driver at the time of the loss or damage was under the influence of alcohol or drugs

However, this exclusion will not apply while **the vehicle** is with a member of the motor trade for servicing or repair or if **the vehicle** has been stolen or taken away without **your** permission.

2. If **you** receive any payment for car sharing or giving people lifts in **the vehicle**, the Insurance Policy is not valid if:
 - **the vehicle** is made or altered to carry more than eight people including the driver
 - **you** are carrying the passengers as part of a business of carrying passengers
 - **you** are making any profit from the payments **you** receive
3. **We** will not pay for loss, damage, injury or legal liability if it is caused directly or indirectly by the following:
 - ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste arising from burning nuclear fuel
 - the radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or part of that equipment
 - pressure waves caused by aircraft (and other flying objects) travelling at any speed
 - war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power

- acts of **terrorism**
 - pollution or contamination, other than as required by the law of any country in which **we** have agreed to provide cover under this policy
4. **We** will not pay for death, bodily injury, loss, damage and/or legal liability arising during (unless **you** prove that it was not caused by) or in consequence of earthquakes, riot or civil commotion occurring outside Great Britain, the Isle of Man or the Channel Islands.
 5. **We** will not pay for any liability **you** accept under an agreement or contract unless **you** would have been legally liable anyway.
 6. Any decision or action of a court which is not within the **geographical limits** is not covered by this policy unless the proceedings are brought or judgment is given in a foreign court because **the vehicle** was used in that country and **we** had agreed to cover it there.
 7. **We** will not pay any claims arising directly or indirectly from any vehicle being in a place used for the take-off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come within the customs examination area or any part of airport premises to which the public does not have vehicular access.

However, **we** will provide the minimum cover needed under compulsory motor legislation.



Model shown is Polo SEL with optional 17" 'Mirabeau' alloy wheels, electric glass sunroof, Light & Sight pack and Blue Silk metallic paint.

General Conditions

General conditions 1-10 apply to all policies.

If your policy requires you to have a telematics device installed in your vehicle, general conditions 11, 12, 14, 15 and 16 will also apply.

If your policy requires you to download the Volkswagen Insurance Telematics app to your mobile device and pair with the vehicle's Bluetooth, general conditions 13, 14, 15 and 16 will also apply.

1. How to claim

Please phone the 24-Hour Claims Helpline on 0333 043 1294 as soon as possible to report the claim. If **you** need to make a claim outside of the UK, please call the 24-Hour European Claims Helpline on +44 (0) 1925 422776.

You must send **us** any letter, claim, writ or summons as soon as **you** receive it. **You** must also let **us** know straight away if **you** or **your** legal advisers know of any prosecution, inquest or fatal accident inquiry that might be covered under this policy.

We will not pay for further damage to **the vehicle** caused by **you** driving it or attempting to drive it in a damaged condition.

If **your** claim is due to theft, attempted theft, malicious damage or vandalism, **you** must also notify the police and obtain a crime report number.

2. Dealing with claims

You or any other person who claims under this policy must not negotiate, admit fault or make any payment, offer or promise of payment unless **you** have **our** written permission.

In dealing with **your** claim, under the terms of this policy **we** may;

- Defend or settle any claim and choose the solicitor who will act for **you** in any legal action.
- Take any legal action in **your** name or the name of any other person covered by this policy.

We can do any of these in **your** name or in the name of any person claiming under this policy. Anyone who makes a claim under this policy must give **us** any reasonable information **we** ask for.

We have the right to remove **the vehicle** at any time to keep claims costs to a minimum. If **the vehicle** is damaged beyond economical repair **we** will arrange for it to be stored safely at a premises of **our** choice.

If **we** ask to examine driving licences and vehicle documentation before agreeing to settle a claim under this policy **you** must supply this documentation before **we** can proceed with the settlement.

3. Right of recovery

If the law of any country says **we** must make a payment that **we** would not otherwise have paid, **you** must repay this amount to **us**. **You** or the person who caused the accident must also repay **us** any money **we** have to pay because of any agreement **we** have with the Motor Insurers' Bureau.

4. Other insurance

If any incident that leads to a valid claim is covered under any other insurance policy, **we** will only pay **our** share of the claim.

5. Reasonable precautions

Anyone covered by this policy must take all reasonable steps they can to protect **the vehicle**, and anything in or attached to it, against loss or damage. This includes making sure that **the vehicle** has all its windows, doors, roof openings or hood closed and locked, and all keys or devices needed to lock **the vehicle** are with **you** or the person authorised to use **the vehicle** when no-one is in it. **The vehicle** must be kept in good working order. **We** may examine **the vehicle** at any time.

6. Keeping to the terms of the policy

We will only pay claims if:

- Any person claiming cover has met all the terms of the policy, as far as they apply; and
- The declaration and information given on the proposal or shown in the **statement of fact** is complete and correct as far as **you** know.

7. Fraud

If **you** or anyone acting on **your** behalf have intentionally concealed or misrepresented any information or circumstance that **you** had a responsibility to tell **us** about, or engaged in any fraudulent conduct, or made any false statement relating to this insurance, **we** will:

- void the policy in the event of any fraud which occurred during the application process, which means **we** will treat the policy as if it had never existed; or
- terminate the policy with effect from the date of any fraud which occurred during the **period of insurance**;

and in either case **we** will:

- not return to **you** any premium paid
- not pay any fraudulent claim or a claim which relates to a loss

suffered after any fraud

- seek to recover any money from **you** for any claim **we** have already paid which is later established as invalid, including the amount of any costs and expenses **we** have incurred
- Inform the police, other financial services organisations and anti-fraud databases.

8. Law applicable to this policy

English law will apply to this contract unless **we** agree with **you** in writing otherwise. The contractual terms and conditions and other information relating to this contract will be in English Language.

9. Cancelling your policy

Your right to cancel

You have 14 days from when **you** receive **your** policy documents or the purchase date of **your** policy, whichever is later, to telephone, email or write to **us** using the contact details in the [Important Information section](#) if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy and cover has not started, **we** will refund any premium paid. If **you** cancel **your** policy and cover has started as long as **you** have not made a claim and neither **you** nor anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim, **you** will be charged a proportion of **your** premium to reflect the time that **you** were covered under **your** policy. If any claim has been made or anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which may give rise to a claim during the **period of insurance**, **you** must pay the full annual premium and **you** will not be entitled to any refund. If **you** do not cancel **your** policy during the cooling-off period, it will remain in force and **you** will be required to pay the premium for the **period of insurance**.

You may cancel **your** policy any time after the cooling-off period by telephoning, emailing or writing to **us** using the contact details in the [Important Information section](#). As long as **you** have not made a claim and neither **you** nor anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim, **you** will be charged a proportion of **your** premium to reflect the time that **you** were covered under **your** policy. If any claim has been made or anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which may give rise to a claim during the **period of insurance**, **you** must pay the full annual premium and **you** will not be entitled to any refund.

General Conditions (continued)

Should **you** decide to cancel **your** policy and **you** have a telematics device fitted to **the vehicle**, the data feed from the telematics device will be disabled and **we** will no longer be able to collect information about the way **you** drive.

If **you** would like the telematics device to be removed following the end of **your** policy there will be a removal fee of £50.

Our right to cancel

We have the right to cancel this policy at any time by sending **you** seven days' notice where there is a valid reason for doing so and will set out the reason for cancellation in the notice. Valid reasons include but will not be limited to those listed below;

- Changes to the information detailed on **your** proposal, **statement of fact**, **schedule** or **certificate of motor insurance** which result in the risk of providing cover to **you** no longer being acceptable to **us**.
- Where the circumstances of a new claim, or an incident **we** have become aware of mean that **we** will no longer wish to provide cover.
- Where a fraudulent claim has been submitted **we** suspect fraud on this or any other policy **you** have with **us**.
- Where **you**, a person acting on **your** behalf, or any person covered to drive **the vehicle** uses threatening, intimidating or abusive behaviour or language towards the Insurers staff, suppliers or agents acting on **our** behalf.
- Where any person claiming cover under this policy fails to provide **us** with any reasonable information or documents (such as No Claims Discount) **we** ask for. Notice will be sent to **you** allowing **you** an opportunity to rectify the situation by providing **us** or **your** Insurer with the information or documents.
- Where **you** or anyone acting on **your** behalf failed to take reasonable care to provide **us** with accurate information when **you** took out, renewed or asked for changes to be made to **your** policy.
- Where **we** are unable to collect a premium payment due to insufficient funds in the account **you** have nominated to pay from. Notice will be sent to **you** allowing **you** an opportunity to rectify the situation and confirming that a second attempt to collect the payment will be made.
- Where **we** are unable to collect a premium payment due to a Direct Debit Instruction being cancelled. Notice will be sent to **you** allowing **you** an opportunity to rectify the situation by paying the full outstanding premium.
- Where you fail to comply with any of the applicable **telematics product** conditions 11-16.

As long as **you** have not made a claim and neither **you** nor anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim **you** will be charged a proportion of **your** premium to reflect the time that **you** were covered under **your** policy. If any claim has been made or anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim during the **period of insurance**, **you** must pay the full annual premium and **you** will not be entitled to any refund.

For a 'One Year's Insurance Included' campaign where no premium has been paid to **us** by **you**, any refund in premium mentioned in this section will not be applicable.

10. Changes you must tell us about

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take reasonable care to supply accurate and complete answers to all of the questions **we** ask when **you** buy **your** Volkswagen cover. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** answers may mean that **your** cover is invalid and that it does not operate in the event of a claim.

You must tell **us** about any changes to the information set out in the **statement of fact**, **certificate of motor insurance** or on **your schedule**. **You** must also tell **us** about the following changes:

- **You** sell **the vehicle**, change **the vehicle** or its registration number, or **you** get another vehicle.
- There is any change in drivers.
- Anyone who drives **the vehicle** receives a motoring conviction (driving licence **endorsement**, fixed penalties or pending prosecutions for any motoring offences).
- Anyone who drives **the vehicle** develops a notifiable medical condition or disability that hasn't been declared to the DVLA or the DVA in Northern Ireland.
- **You** change the purpose **the vehicle** is used for.
- Anyone who drives **the vehicle** changes job, starts a new job, including part-time work, or stops work.
- **The vehicle** is changed from the manufacturer's original specification.



Interior shown is new up! beats with optional multifunction steering wheel, climate control electronic air conditioning, Winter pack and Pure White non-metallic paint.

General Conditions (continued)

This would include:

- changes to the bodywork
- changes to suspension or brakes
- cosmetic changes such as alloy wheels
- changes affecting performance such as changes to the engine management system or exhaust system
- changes to the audio/entertainment system

Please be aware that this is not a full list of all possible changes. All changes made from the manufacturer's standard specification must be disclosed.

- **You** take **the vehicle** abroad, either for more than 30 days or outside the European Union, Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland.
- **You** change **your** address or the address where **you** keep **the vehicle** overnight.
- Anyone who drives **the vehicle** passes their driving test or has their driving licence revoked.
- Anyone who drives **the vehicle** receives a non-motoring conviction which is not considered spent.
- **The vehicle** is involved in an accident or fire, or someone steals, damages or tries to break into it.
- Anyone who drives **the vehicle** is involved in any accident or has a vehicle damaged or stolen.
- There is any change to **your** estimated annual mileage.
- Anyone who drives **the vehicle** has had insurance refused, cancelled or had special terms applied.
- There is a change of main user of **the vehicle**.

If **you** are in any doubt please ask.

If the information provided by **you** is not complete and accurate:

- **We** may cancel **your** policy and refuse to pay any claim, or
- **We** may not pay any claim in full, or
- **We** may change the compulsory **excess**, or
- The extent of the cover may be affected.

We will charge an administration fee of £25 for any change to **your** details.

11. Telematics device installation

If **the vehicle** does not have a telematics device already fitted at the commencement date of **your** policy, it is a condition of **your** insurance that a telematics device must be fitted within 14 days of policy inception. During this period **you** will be contacted by **our** installation partner to arrange the installation of **your** telematics device. **You** will be required to make **the vehicle** available at a location and time agreed between **you** and **our** installation partner to enable the installation of the telematics device to take place within this 14 day period. The installation process will take approximately one hour.

If **you** fail to comply with the telematics device installation process, **we** reserve the right upon the 14th day following policy inception to issue **you** with a 7 day notice of policy cancellation. Should **you** again fail to comply with the installation process during this 7 day notice of policy cancellation, **your** policy will be cancelled at the end of this 7 day notice period.

12. Operation of Telematics Device

a) Warranty

Once the telematics device has been installed by **our** installation partner, **we** warrant that it will remain free from the effects of the following for a period of three years from the date of installation:

- faulty design or specification; or
- defective workmanship; or
- defective materials

If during the monitoring of data from the telematics device we suspect that there is any defect in its operation **we** will contact **you** as soon as possible to arrange for the defect to be rectified by **our** installation partner.

b) Tampering

The telematics device has attack safeguards and tamper controls and it is a condition of this insurance that **you** will not permit any unauthorised interference with the telematics device by any person.

If during the monitoring of data from the telematics device **we** suspect that there has been unauthorised interference with the telematics device or any interference with the GPS/GSM signal emitted from the telematics device, **you** must allow **our** installation partner to inspect the telematics device within 7 days.

If you fail to allow our installation partner to inspect the telematics device in **the vehicle** within 14 days of a service request or fail to make or keep an appointment with our installation partner,

we reserve the right to issue **you** with 7 days' notice of policy cancellation. Should **you** again fail to allow **our** installation partner to inspect the telematics device during this 7 day notice of policy cancellation, **your** policy will be cancelled at the end of this 7 day notice period.

If a fault is detected and is found not to be the result of unauthorised interference, the telematics device will be repaired or replaced in accordance with a) Warranty (see General Condition 12).

However, if on inspection it is found that the **telematics device** and/or its emitted signal has been subject to unauthorised interference, such interference will be treated as a fraudulent act and cover will be void.

13. Telematics App

a) App download and connecting to the vehicle

It is a condition of **your** insurance that **you** and any permitted drivers must download the **telematics app** to your mobile device and connect the app with the vehicle's Bluetooth within 24 hours of the commencement date of **your** policy. If **you** do not download and connect the **telematics app** to the vehicle's Bluetooth within 24 hours of the commencement date of **your** policy, **we** reserve the right to cancel **your** policy in accordance with General Condition 9.

b) Continued use of the telematics app

All journeys undertaken in the vehicle must be recorded by the **telematics app**. **You** and any permitted drivers must ensure that **your telematics app** is connected to the vehicle's Bluetooth and that all necessary settings are active to enable the **telematics app** to collect and transmit journey data.

If any journey undertaken in the insured vehicle is not recorded by the **telematics app** an additional **excess** of £500 will apply to any claim under Section A of this policy, as per **your** policy schedule.

If **we** believe that journeys are deliberately not being recorded, **we** reserve the right to cancel **your** policy in accordance with General Condition 9.

c) Mobile device compatibility

You and any permitted driver on the policy must have a mobile device with cellular and Bluetooth capability which is compatible with the **telematics app** and capable of being connected to the vehicle's Bluetooth. If **your** mobile device is not compatible and **you** are unable to connect and transmit journey data to us, **we** reserve the right to cancel **your** policy in accordance with General Condition 9.

General Conditions (continued)

14. Driving Style

The **telematics product** collects information about **your** driving style on every journey made in **the vehicle** (the period of time between the moment the ignition is switched on and the subsequent moment the ignition is switched off). **Your** driving style is based on the following factors:

- Smoothness: measures sharp acceleration, braking, deceleration, changes in direction and up and down movement over the course of each journey.
- Speed: measures **your** speed against both the average speed and speed limit for the roads being driven.
- Usage: measures the time of day, journey volume and journey duration. The following factors will have a negative impact on **your** driving style:
 - journeys between 11.00pm and 5.00am
 - more than seven journeys in a 24 hour period
 - journeys of greater than 1 hour duration

15. Policy Renewal

If **your** policy requires **you** to have a **telematics product**, the renewal premium in **your** renewal offer will include a premium discount or increase based on **your** overall driving style during this policy period.

16. Unacceptable Driving Behaviour

You and any permitted driver of **the vehicle** must observe the law at all times. Poor driving behaviour (including **the vehicle** being driven at speeds which exceed the speed limit for the road on which it is being driven) could result in cancellation of **your** policy.

If during any one annual period of insurance **you** or any permitted driver of **the vehicle** exceeds the speed limit by more than 50% for the road on which **the vehicle** is being driven, (which under the terms and conditions of the policy is understood to be excessive speeding), we will issue **you** with an Excessive Speeding Notice. If **you** have been issued with 3 Notices and **you** exceed the speed limit by more than 50% on a further occasion, **we** will issue **you** with 7 days' notice of policy cancellation.

17. Car Sharing

This policy allows **you** to carry passengers for social or similar purposes and **your** receipt of a mileage allowance or a payment by a passenger towards the cost of fuel will not invalidate cover as long as:

- **you** do not make a profit from the car sharing arrangement, and
- **the vehicle** is not adapted to carry more than eight people (including the driver) and
- **you** are not carrying passengers as customers of a passenger-carrying business.

Data Protection Notice

This notice contains important information about the use of **your** personal information. Please make sure that **you** read this notice carefully. In this notice **we** and **us** and **our** means the insurance intermediary as specified on **your** policy documents, the Insurer named in **your** current **schedule, certificate of motor insurance** and **statement of fact**, and any holding companies, subsidiaries or linked companies. 'Personal information' means any information given to **us** about **you**, by **you** or anyone else in connection with the particular service or product that **we** are providing to **you**.

By taking out this Insurance Policy, **you** confirm that **we** may use **your** personal information in the ways outlined in this notice. As the terms of this notice will also apply to anyone else insured under **your** policy, **you** should also show this notice to anyone else whose name **you** give to **us**, in connection with **your** insurance policy.

Your privacy is very important to **us**. **We** promise to respect and protect **your** personal information and try to make sure that **your** details are accurate and kept up to date. **You** can help **us** do this by letting **us** know whenever **your** personal details change. The way in which **your** personal information is collected, held and used by **us** complies with all legal requirements, particularly as is required by the Data Protection Act 1998.

Motor Insurance Database

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

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

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

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having **the vehicle** seized by the Police. **You** can check that **your** correct registration number details are shown on the MID at www.askmid.com.

Telematics Data

If **your** policy requires you to have a **telematics product**, the information collected will be used for the following purposes:

- To contribute toward the calculation and charging of insurance premiums based on **your** driving behaviour whilst using **the vehicle**; and
- To help **us** gain a better understanding of driving behaviours, this knowledge may be used by **us** in the development of this product; and
- To help **us** to determine the precise circumstances of any claim **you** make under **your** policy.

Please note that whilst the information collected on driving speed will be used to identify unacceptable driving behaviour as defined in the General Conditions of this policy it will not be used to support a speeding prosecution in any way. **We** may however be required by law to disclose information about **your** driving behaviour to the authorities, for example in answer to any enquiry by **our** regulatory body or to a court of law if **we** are issued with a court order.

Volkswagen Financial Services (UK) Limited may use and share **your** telematics data with Volkswagen Group United Kingdom Limited and other carefully selected financial services and insurance companies **we** partner with to help **us** tailor and offer other products and services which may be of interest to **you**.

How we use your personal information

We may use personal details **you** give to deal with **your** policy, or support the development of **our** business by including **your** details in customer surveys. **We** may contact **you** and ask necessary questions. **We** will store **your** details on a computer system but will not keep them for longer than necessary.

We may research, collect and use data about **you** from publicly available sources including social media, networking sites, credit searches and other industry wide sources. **We** may use this data for the purposes set out in this notice, including fraud detection and prevention.

We may share **your** details with companies within the Volkswagen Group United Kingdom Limited and Volkswagen Financial Services (UK) Limited and other carefully selected financial services and insurance companies **we** partner with, so that **you** can be informed of products and services which may be of interest to **you** by telephone, email or post. If **you** do not want to know about these products or services, please contact **us**.

Under the Data Protection Act **we** can only discuss **your** details with **you**. If **you** would like anyone else to act on **your** behalf, please contact **us**. **Your** personal details may be transferred to countries outside the European Union. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

Sharing information to prevent fraud

Insurers pass information to the Claims and Underwriting Exchange register (CUE) and the Motor Insurance Anti-Fraud Register (MIAFTR), where the data is controlled by Insurance Database Service Limited (IDS Ltd) and other databases. The aim is to help **us** check information that is given to **us** and to prevent fraudulent claims. **We** may search these databases when **you** apply for insurance, in the event of any incident or claim, or at time of renewal to validate **your** claims history and that of any other person or property likely to be involved in the policy or claim. Under the conditions of **your** policy, **you** must tell **us** about any incident (such as an accident or theft), whether or not **you** think it is likely to give rise to a claim.

When **you** tell **us** about an incident, **we** will pass information relating to that incident to these registers.

We may also share information about **you** with other organisations including the police and check and/or share **your** details with fraud prevention or detection agencies.

Dealing with others on your behalf

To help **you** manage **your** insurance policy, **we** will deal with **you** or following the obtaining of **your** prior consent, **your** husband, wife, civil partner or any other person whom **we** reasonably believe to be legitimately acting for **you** as **your** agent if they call **us** on **your** behalf in connection with **your** policy. Such people may be granted access to **your** personal details.

Sensitive information

Some of the personal information that **we** ask **you** to provide may be sensitive personal data, as defined by the Data Protection Act 1998. Sensitive personal data may include information relating to **your** health, race, religion and any criminal convictions that **you** have. **We** will only use sensitive personal data about **you** for the specific purpose for dealing with **your** policy and to provide the services described in **your** policy documents.

Monitoring and recording calls

We may monitor or record telephone calls to monitor and improve **our** service and to prevent or detect fraud.

Further information

You are entitled to receive a copy of the information **we** hold about **you**. If **you** would like a copy of **your** information, please contact **our** Data Protection Officer using the contact details in the [Important Information section](#), quoting **your** name, address and insurance policy number.

Please note that **we** are entitled to charge **you** a small administration fee of £10 for doing this.

Important Information

Who provides Volkswagen Motor Insurance?

Volkswagen Financial Services is a trading name of Volkswagen Financial Services (UK) Limited ("VWFS UK"), registered in England and Wales No.2835230. Registered office: Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR. VWFS UK is authorised and regulated by the Financial Conduct Authority (FCA), registration number 311988.

Volkswagen Motor Insurance from Volkswagen Financial Services is arranged and administered by Carrot Risk Technologies Limited, registered in England and Wales No. 07771243. Registered office: Global House, Westmere Drive, Crewe Business Park, Crewe, Cheshire, CW1 6ZD. Carrot Risk Technologies Limited is authorised and regulated by the Financial Conduct Authority, registration number 610895.

Authorisation details can be checked on the FCA's register at fca.org.uk or by contacting the FCA on 0800 111 6768.

Getting in touch

You can contact us at:

Volkswagen Motor Insurance
Global House
Westmere Drive
Crewe Business Park
Crewe
Cheshire
CW1 6ZD

By telephone: 0333 043 1294

By email: support@insurewithvolkswagen.co.uk

What to do if you are not satisfied with the cover or service provided

Our aim is to get it right, first time, every time. If we make a mistake we will try and put it right promptly. We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within 4 weeks. If we cannot, we will let you know when an answer may be expected.

If you have a complaint, please contact our Compliance Manager at:

Volkswagen Motor Insurance
Global House
Westmere Drive
Crewe Business Park
Crewe
Cheshire
CW1 6ZD

By telephone: 0333 043 1294

By email: support@insurewithvolkswagen.co.uk

If you have a complaint about a claim, please contact your Claims Manager first. You will find your Claims Manager's name and phone number on any correspondence they have sent you.

If you are dissatisfied with our response, you can refer your complaint to the ombudsman. You must contact the ombudsman within six months of our final response.

The ombudsman's contact details are as follows:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 0234567 or 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. You can contact the ombudsman directly or visit www.financial-ombudsman.org.uk

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform.

The website for the ODR platform is: <http://ec.europa.eu/odr>

Financial Services Compensation Scheme (FSCS)

For your added protection we are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to pay a valid claim, you may be entitled to compensation from the scheme. Depending on the type of business and circumstances of the claim, the scheme will cover 90% of any claim with no maximum claim amount.

Further information about the compensation scheme is available from the FSCS at www.fscs.org.uk or by calling 0800 678 1100 or 020 7741 4100.

How to cancel your policy

For information on how to cancel your policy, please see [General Condition 9](#).

Use of data

For information on how we use data, please see [Data Protection Notice section](#).