

## Summary of Additional Cover

**Note:** This document does not contain full terms and conditions of the insurance contract. For full terms and conditions please read this in connection with the Motor Insurance Additional Cover policy document. **You may only be covered for certain sections; the covers applicable are detailed below.**

We have only approached single specialist insurers for each of the additional covers listed below. The duration of each policy is 12 months and cover starts from the date agreed with us and shown on your Certificate of Motor Insurance which is issued once you have purchased the policy. Unless we have agreed otherwise with you, English Law governs these insurances.

### **Section One – Legal Protection**

This benefit is administered by Albany Assistance Limited and underwritten by AmTrust Europe Limited, Market Square House, St James' Street, Nottingham, NG1 6FG, United Kingdom

Important Cover Details (please refer to Section One of your Motor Insurance Additional Cover policy document for full details)

- Cover up to £100,000 for legal expenses including hire/repair
- Helps you recover uninsured losses after an accident caused by someone else, provided they are insured against third party risks.
- Available if your claim is more likely than not to succeed and will be worth more than the costs associated with pursuing it.

### **Section Two – Breakdown and Accident Emergency Assistance**

This benefit is administered by AXA Assistance (UK) Limited and underwritten by Inter Partner Assistance SA, Avenue Louise, 166 bte 1, 1050 Brussels, Belgium

Important Cover Details (please refer to Section Two of your Motor Insurance Additional Cover policy document for full details)

- You are covered in Countries where your motor insurance applies
- European-wide, and operates once you are a mile away from home
- You are not covered if the breakdown of the insured vehicle has resulted from lack of oil, fuel or water
- The maximum payable for Emergency Roadside Repairs and Vehicle Recoveries arising during the same trip abroad is £250. (Repatriation of vehicle and passengers is not restricted to this figure)
- The maximum amount of claims that can be made in one insurance period is 6 and no more than 2 claims arising from the same identified fault
- The maximum payable in respect of claims or series of claims (including repatriation) arising during the same trip under insured specific events (numbers 4-11 noted within the Motor Insurance Additional Cover policy document) is £3000

### **Section Three – Personal Accident and Road Rage**

This benefit is underwritten by ACE European Group Limited, ACE Building, 100 Leadenhall Street, London, EC3A 3BP, United Kingdom

Important Cover Details (please refer to Section Three of your Motor Insurance Additional Cover policy document for full details)

- £10,000 cover for accidental death, loss of sight or limb, or complete and permanent disability, due to injury sustained in a road accident in the insured vehicle, or road rage attack in the insured vehicle
- Up to £1,000 for reasonable additional funeral expenses
- £100 Hospitalisation daily benefit for up to 30 days
- Additional cover for up to £250 emergency dental treatment, up to £500 medical expenses, up to £150 clothing and personal effects, up to £1,000 for permanent scarring due to burns and re-imburement of up to 5 sessions of stress counselling
- Maximum age limit of 85
- Covers insured driver and occupants of the vehicle
- You must report a road rage attack to the police immediately
- Excludes any claim due to alcohol, drugs, mental illness or your own criminal act
- No payment for the first £50 for each claim of hospital daily benefit, or the first £25 of each claim made for emergency dental treatment, medical expenses or clothing and personal effects.

### **Section Four – European Travel:**

This benefit is underwritten by ACE European Group Limited, ACE Building, 100 Leadenhall Street, London, EC3A 3BP, United Kingdom

Important Cover Details (please refer to Section Four of your Motor Insurance Additional Cover policy document for full details)

- Covers trips abroad in the insured vehicle commencing and returning during the period of insurance. Maximum 35 days on all trips in total in any one policy year
- Maximum age limit 80 years at the start of the trip
- Covers insured driver and occupants of the vehicle
- Medical Emergency costs up to £1,000,000 per person, excluding the first £50 of each claim. Excludes any condition known about prior to the policy commencing or a trip being booked that may result in a claim, or where terminal prognosis has been advised before the trip, or claims for conditions where the insured persons or their immediate family are receiving treatment or are on a waiting list for treatment
- **If you require medical assistance while abroad, you must contact ACE Assistance immediately on +44 (0)20 7173 7798 or ACE may reject your claim or reduce its payment**
- Hospital daily benefit £20 for each complete 24 hour period up to 30 days
- Personal Accident cover for up to £10,000 for accidental death or permanent disability
- Cover for up to £500 per person for necessary and unavoidable cancellation or curtailment of a trip, excluding the first £10 of each claim. This excludes any condition known about prior to the policy commencing or a trip being booked that may result in a claim, or where terminal prognosis has been advised prior to booking, or claims for conditions where the insured persons or their immediate family are receiving treatment or are on a waiting list for treatment
- Cover for baggage of up to £1,000 per person, excluding the first £35 of each claim. Excludes losses from unattended vehicles unless items are in a locked luggage area and are out of sight in a boot or under a hatchback or estate top cover. Excludes theft of jewellery and photographic equipment for all insured persons in total of £250. You must obtain a written police report, or written Carrier's report in respect of outwards or return journeys, for all losses or thefts
- Up to £25,000 covers for overseas legal advice and expenses to pursue legal costs for damages following bodily injury to an insured person caused by a third party. Claims must be notified within 24 months of the incident date, and the claim must stand a reasonable chance of success in the insurer's opinion. All legal proceedings and costs must be authorised in advance by the insurer

## **CLAIM NOTIFICATION**

In the event of a claim please contact us for:

Legal Protection	0843 357 1354
Breakdown and Accident Emergency Assistance	0800 132278
Breakdown in Europe	+44 (0)1737 815350
Personal Accident and Road Rage	0845 841 0059
Travel Medical Emergencies in Europe	+44 (0)20 7173 7798
Other Travel claims	0845 841 0059

Please ensure you have all your policy documentation available.

## **YOUR RIGHT TO CANCEL**

If the motor insurance and these additional cover benefits do not meet your needs, you can cancel it by returning all of the documents to Footman James within 14 days of receiving them or within 14 days of the start date of your policy, whichever is later.

If you have not made a claim under the policy, and you confirm that you do not know about any incident which may give rise to a claim, you will receive a return of any premium you have paid less:

- a charge for the number of days you have had cover for plus insurance premium tax; or
- £15 plus insurance premium tax;

whichever is more.

If you want to cancel your cover after 14 days, the cancellation terms set out in the general conditions of your Motor Insurance Policy Document will apply. You will also have to pay any cancellation charges made by us. Please see your quotation for details of these charges.

**Please note these covers cannot be cancelled independently of your motor insurance policy.**

## **COMPLAINTS**

If you have cause to complain, please phone Footman James on 0843 357 1232 or write to the Managing Director at Footman James, Waterfall Lane, Cradley Heath, West Midlands, B64 6PU. We will send you details of who will be dealing with your complaint. If you would like a copy of our complaints procedure, phone 0843 357 1232 or write to the address noted above.

If your complaint needs a response from your Insurer, we will send them details of your complaint and give you their contact details. If you would like a copy of your Insurers complaints procedure, please write to the address shown on your Motor Insurance Additional Cover Schedule which is issued once you have purchased the policy. We can also give you the address and telephone number.

If your insurance is with an underwriter at Lloyd's (this information can be found on your Additional Cover Schedule) and you are still not satisfied with the way your complaint has been dealt with, you may ask the Policyholder and Market Assistance Department at Lloyd's to review your case.

The address is:

Policyholder and Market Assistance, Lloyd's Market Services, G6/86, One Lime Street, London, EC3M 7HA.

Phone: 020 7327 5693

Fax: 020 7327 5225

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

If you are not satisfied after receiving a final decision, you may be able to refer your complaint to: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Phone: 0800 023 4567 (from landlines) or 0300 123 9123 (from mobiles)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

These actions do not affect your rights to take legal action.

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

Your Insurers are covered by the FSCS. You may be entitled to compensation from the Scheme if they cannot meet their liabilities under this insurance. This depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to the Financial Services Compensation Scheme, 10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU