



# Motor Vehicle Insurance Policy Summary

FJ/KF/MVI/26/04/2016/V2201



---

Part of the Towergate Group



# Motor Vehicle Insurance Policy Summary

**keyfacts**®

## Who is the policy intended for?

### Comprehensive (Comp)

This product meets the demands and needs of those who require cover for loss of or damage to their vehicle(s) and third party liability.

### Third Party, Fire and Theft (TPFT)

This product meets the demands and needs of those who require cover for third party liability as a result of any incident involving their vehicle(s) and for loss of or damage to their vehicle(s) caused by Fire or Theft.

### Third Party Only (TPO)

This product meets the demands and needs of those who require cover for third party liability as a result of any incident involving their vehicle(s).

### Motor Insurer

Ageas Insurance Limited. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales No 354568.

### Claim Notification

In the event of a claim please contact the Footman James 24 hour claims helpline on 0333 207 6190. Please ensure you have all your policy documentation available.

### The Cover Available

Comprehensive (Comp). Covers you for loss of or damage to your vehicle as a result of accidental or malicious damage, fire, theft or attempted theft and the amounts you may have to pay to others as a result of an incident involving that vehicle.

Third Party Fire and Theft (TPFT). Covers you for loss of or damage to your vehicle as a result of fire, theft or attempted theft and the amounts you may have to pay to others as a result of an incident involving that vehicle.

Third Party only (TPO). Covers you for the amounts you may have to pay to others as a result of an incident involving that vehicle.

### Policy Duration

Cover will be effective from the date shown on your Schedule of Insurance and the duration of cover will be 12 months.

### Your Right to Cancel

If this insurance does not meet your needs, you can cancel it within 14 days of receiving your documents or within 14 days of the start date of your policy, whichever is later.

If you have not made a claim for a total loss under the policy 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 Vehicle Insurance Policy Document will apply. You will also have to pay any cancellation charges made by Footman James. Please see 'Other information you need to know' in your policy documentation for details of these charges.

# Significant Exclusions and Limitations

## Comp

- You will not be covered if your vehicle has been left with the keys in it.
- The maximum amount payable for a property damage claim is £20,000,000 for damage and £5,000,000 for costs.
- You will not be covered if the vehicle is unsafe, un-roadworthy or without a current MOT (if required).
- The policy covers you to drive this car only, unless 'Driving Other Cars' extension is stated on your Certificate of Motor Insurance.
- You are not covered for motorsports or being trackside unless this is agreed in advance.
- An excess will apply for each windscreen claim as confirmed on your Policy Endorsement Schedule.
- You will be covered up to £200 for loss of or damage to clothing and personal belongings caused by fire, theft, attempted theft or an accident. We will also pay up to an extra £200 to include personal belongings that are branded with the manufacturer or model of your vehicle.
- You are covered if within 3 months of a road traffic accident involving your vehicle you, your husband, wife or civil partner die, lose a limb or become blind in one or both eyes.
- An excess will apply to your policy and will be payable by you in the event of a claim. The amount of excess payable will be shown on your documentation and/or Schedule of Insurance.

## TPFT

- You will not be covered if your vehicle has been left with the keys in it.
- The maximum amount payable for a property damage claim is £20,000,000 for damage and £5,000,000 for costs.
- You will not be covered if the vehicle is unsafe, un-roadworthy or without a current MOT (if required).
- The policy covers you to drive this car only, unless 'Driving Other Cars' extension is stated on your Certificate of Motor Insurance.
- You are not covered for motorsports or being trackside unless this is agreed in advance.
- An excess will apply to your policy and will be payable by you in the event of a claim. The amount of excess payable will be shown on your documentation and/or Schedule of Insurance.

## TPO

- The maximum amount payable for a property damage claim is £20,000,000 for damage and £5,000,000 for costs.
- The policy covers you to drive this car only, unless 'Driving Other Cars' extension is stated on your Certificate of Motor Insurance.
- You are not covered for motorsports or being trackside unless this is agreed in advance.



# Cover Included as Standard

## The Cover Available

Your Motor Vehicle Insurance with Ageas Insurance Limited includes the following FJ+ covers as standard:

### European Motoring

Cover is provided when you visit any European Union (EU) member country, Iceland, Norway or Switzerland (including Liechtenstein) for no more than 35 days per trip.

#### Significant Exclusions and Limitations

- Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.
- There is no limit to the number of trips you can take, providing each trip is no longer than 35 days.

### Non Standard Audio

Cover for loss of or damage to audio, visual and phone equipment that is permanently fitted to the vehicle.

#### Significant Exclusions and Limitations

- Items fitted as standard by the vehicle manufacturer are paid at market value at the time of the loss.
- Items not fitted as standard are covered up to £750.
- There is no cover for cassettes, CDs, minidiscs, DVDs or accessories used with the equipment.

### Spare Parts

Cover for £250 of your vehicle's spare parts and fitted accessories against loss and/or damage.

### Significant Exclusions and Limitations

- Spare parts and vehicle accessories must be kept in a locked garage or building that you have told us about
- Fitted accessories must be permanently attached to your vehicle
- There is no cover if your vehicle has been left unlocked, with the keys in or you have not taken reasonable precautions to protect it.

### Shows & Events

Cover to allow participation in rallies, shows & events, UK regularity and navigational events.

#### Significant Exclusions and Limitations

- Events must take place on the public highway and adhere to the Highway Code and rules of the road.
- There is no cover for stages that take place off public roads, hill climbs, driving tests, trials, non-club organised regularity/ navigational rallies or track/test days.

### Salvage Retention

Retain the salvage in the event of a total loss claim by deducting the cost of the salvage from the settlement.

#### Significant Exclusions and Limitations

- Vehicle must be deemed a Category C or D total loss in order for salvage to be retained.
- Category A and B salvage is excluded. The law deems that the vehicle must be destroyed if deemed a Category A or B total loss.



# Optional Policy Extensions

The next few pages provide details of Optional Policy Extensions that are also provided by Ageas Insurance Limited.

## Your Right to Cancel

If this insurance does not meet your needs, you can cancel it within 14 days of receiving your documents or within 14 days of the start date of your policy, whichever is later.

If you have not made a claim on these policy extensions you will receive a full refund of the premium paid.

The optional policy extensions cannot be cancelled independently of the main insurance policy after 14 days.

If you want to cancel your cover after 14 days, the cancellation terms set out in the general conditions of your Motor Vehicle Insurance Policy Document will apply. There will be no refund due from the Track Day or Wedding Hire covers. You will also have to pay any cancellation charges made by Footman James. Please see 'Other information you need to know' in your policy documentation for details of these charges.

## Upgrades

If an upgrade is available for an increased level of cover on a FJ+ cover or product that you have purchased, you will be required to pay the full difference in premium between the existing level and the increased level, plus the administration fee charged by Footman James.

## Downgrades

It is not possible to downgrade your FJ+ covers or products mid-term; this should be requested at renewal.

## Claim Notification

In the event of a claim please contact the Footman James 24 hour claims helpline on 0333 207 6190. Please ensure you have all your policy documentation available.

## Policy Duration

Cover will be effective from the date shown in your Schedule of Insurance and the duration of cover will be 12 months, unless you are purchasing an optional FJ+ cover or product mid-term. If purchased mid-term the duration of cover will be for the remaining term of your main policy.

## The Cover Available

Optional Policy Extensions that can be included in your policy provided by Ageas Insurance Limited:

### European Motoring 90

(Your schedule will confirm if this cover is in force)

Cover is provided when you visit any European Union (EU) member country, Iceland, Norway or Switzerland (including Liechtenstein).

#### Significant Exclusions and Limitations

- Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.
- There is no limit to the number of trips you can take, providing each trip is no longer than 90 days.

### Non Standard Audio 2

(Your schedule will confirm if this cover is in force)

Cover for loss of or damage to audio, visual and phone equipment that is permanently fitted to the vehicle.

#### Significant Exclusions and Limitations

- Items fitted as standard by the vehicle manufacturer are paid at market value at the time of the loss.
- Items not fitted as standard are covered up to £2,000.
- There is no cover for cassettes, CDs, minidiscs, DVDs or accessories used with the equipment.

### Spare Parts 2, 5 or 10

(Your schedule will confirm if this cover is in force)

Cover for £2000, £5000 or £10,000 (subject to the level chosen) of your vehicle's spare parts and fitted accessories against loss and /or damage.

#### Significant Exclusions and Limitations

- Spare parts and vehicle accessories must be kept in a locked garage or building that you have told us about.
- Fitted accessories must be permanently attached to your vehicle.

- There is no cover if your vehicle has been left unlocked, with the keys in or you have not taken reasonable precautions to protect it.
- Cover is provided for spare parts and accessories that are used in connection with other vehicles you own.
- Cover is extended to spare parts and accessories taken temporarily away from home up to £2000.

### Track Day 1 or 3

(Your schedule will confirm if this cover is in force)

Cover for 1 or 3 Track Days in any one period of insurance.

#### Significant Exclusions and Limitations

- The track must be Motor Sport Association (MSA) approved with its own public liability insurance.
- Track Day events must be organised by a club or track day organiser.
- UK Track Days only.
- No cover for competitions of any kind.
- You must be at least 30 years old and have previous track experience.
- The maximum amount payable will be £50,000 less either a £1,500 excess or 10% of the vehicles value, whichever is higher (or a 20% excess will apply if you have made a claim on track previously).

### Wedding Hire 2 or 5

(Your schedule will confirm if this cover is in force)

Cover is provided to include Hire and Reward for 2 or 5 weddings (subject to the level chosen) per policy period.

#### Significant Exclusions and Limitations

- Cover is provided for your vehicle to be used to carry fare-paying passengers in connection with a wedding.
- Cover is limited to the number of weddings as per the Schedule of Cover.
- The wedding must be booked beforehand for cover to apply.



# Optional Additional Products

The next few pages provide details of Optional Additional Products provided by other Insurers.

## Your Right to Cancel

If this insurance does not meet your needs, you can cancel it within 14 days of receiving your documents or within 14 days of the start date of your policy, whichever is later.

If you have not made a claim on these additional products you will receive a full refund of the premium paid.

The additional products cannot be cancelled independently of the main insurance policy after 14 days.

If you want to cancel your cover after 14 days, the cancellation terms set out in the general conditions of your Motor Vehicle Insurance Policy Document will apply. You will also have to pay any cancellation charges made by Footman James. Please see 'Other information you need to know' in your policy documentation for details of these charges.

## Upgrades

If an upgrade is available for an increased level of cover on a FJ+ cover or product that you have purchased, you will be required to pay the full difference in premium between the existing level and the increased level, plus the administration fee charged by Footman James.

## Downgrades

It is not possible to downgrade your FJ+ covers or products mid-term; this should be requested at renewal.

## Policy Duration

Cover will be effective from the date shown in your Motor Insurance Additional Cover Schedule and the duration of cover will be 12 months, unless you are purchasing an optional FJ+ cover or product mid-term. If purchased mid-term the duration of cover will be for the remaining term of your main policy.

## The Cover Available

Optional Additional Products that can be included alongside your policy, provided by other insurers:

### Breakdown

(Your schedule will confirm if this cover is in force)

Cover options available are:

- UK Breakdown
- UK & European Breakdown
- UK Breakdown with Homestart
- UK & European Breakdown with Homestart

Cover is provided for roadside repair and/or recovery of the broken down vehicle within the limits of the cover chosen.

### Significant Exclusions and Limitations

- Cover is restricted to call out and local recovery only for the first 24 hours of cover. This does not apply at renewal of the cover.
- Europe is defined as the European Union, Czech Republic, Hungary, Iceland, Norway, Slovakia and Switzerland.
- Where Homestart has not been selected, cover is only effective when more than 1 mile from the home address or where the insured vehicle is normally kept.
- Cover is provided for the call out charge and up to one hour's labour.
- Vehicles must be no longer than 5.5m long and weigh no more than 3500kg.
- Maximum of 6 claims per vehicle in any one period of insurance, with not more than 2 arising from a common identified fault.

### About the Insurer

This cover is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. Inter Partner Assistance 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 upon request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register).

### Claim Notification

In the event of a claim please contact the 24 hour Emergency Helpline by telephone on 0333 207 6582 (breakdowns in the UK) or (+44) (0) 1737 334 070 (breakdowns in Europe).

### Legal Protection

(Your schedule will confirm if this cover is in force)

Provides cover for costs of up to £100,000 per claim for pursuing uninsured loss recovery and personal accident and motor prosecution defence, and up to £50,000 for motor contract disputes. The policy also provides a 24 hour Legal Helpline service.

### Territorial Limits

The policy cover applies to accidents that happen in the territorial Limits of Great Britain, Northern Ireland, the Isle of Man, the Channel Islands, any other country which is a member of the European Union, Norway, Switzerland, Iceland, Andorra and Liechtenstein in relation to uninsured loss recovery, and Great Britain, Northern Ireland, the Isle of Man and the Channel Islands in relation to all other claims.

### Significant Exclusions and Limitations

- Own costs, own disbursements and opponent's costs are limited to £100,000 in relation to uninsured loss recovery and motor prosecution defence. For motor contract disputes this would be £50,000.



- Costs incurred before Arc Legal Assistance Ltd agrees to appoint a representative to help an insured person are excluded. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises. Arc Legal Assistance Ltd is free to choose a representative to help the insured person.
- Events which may give rise to a claim which have not been reported to us within 180 days of their occurrence are not covered.
- Litigation that would ordinarily be allocated to the small claims track, or any other proceedings or dispute resolution process where costs are not deemed to be recoverable between the parties are not covered.
- You are not covered for any costs or liability you incur or an insured person incurs for any services supplied to you or an insured person.
- There is no cover for claims for stress, psychological or emotional injury, unless it arises from you suffering physical injury.
- There is no cover for claims arising from an allegation that you were in control of the vehicle whilst under the influence of alcohol or non-prescribed drugs.
- There is no cover for contract disputes where the contract was entered into before you first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.

### About the Insurer

This insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by Inter Partner Assistance SA, on whose behalf we act. Inter Partner Assistance in the UK is a branch of Inter Partner Assistance SA (IPA). IPA is authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority in the UK. Details about the extent of IPA's regulation by the Financial Conduct Authority are available from IPA upon request. IPA is listed on the Financial Services Register under number 202664. This can be checked by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768.

### Claim Notification

If you wish to make a claim, please telephone our claims helpline on 0344 571 2717.

### Mis-Fuelling

(Your schedule will confirm if this cover is in force)

Provides cover for the recovery and repair of the affected vehicle and cleansing of the vehicle's fuel tank.

### Significant Exclusions and Limitations

- Any mis-fuelling claim where the incident which has given rise to the claim has occurred before the commencement date of this policy.
- Cover only applies in the UK, which includes Northern Ireland, the Isle of Man and the Channel Islands.
- There is a limit of £250 per claim including VAT and a maximum of 3 claims per insurance year.
- Vehicles must be no longer than 5.5m long, no heavier than 3500kg, no higher than 3m tall and no wider than 2.3m.
- There is no cover for any defect which is deemed not to be a direct or indirect result of mis-fuelling or a defect which existed before the incident of mis-fuelling.

### About the Insurer

This cover is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. Inter Partner Assistance 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 upon request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register).

### Claim Notification

In the event of a claim please contact the 24 hour Emergency Helpline by telephone on 0333 207 6582.

## Lost Keys

(Your schedule will confirm if this cover is in force)

This cover provides assistance by arranging key or lock repair or replacement, or onward transportation as appropriate.

### Significant Exclusions and Limitations

- Any lost key claim where the incident which has given rise to the claim has occurred before the commencement date of this policy.
- You must report lost or stolen keys to the police and obtain a crime number or lost property number. This will need to be provided at the scene.
- Cover only applies in the UK, which includes Northern Ireland, the Isle of Man and the Channel Islands.
- Claims must be notified within 48 hours.
- There is no cover available for damage to locks by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything that happens gradually.
- There is no cover for damage to locks by theft or attempted theft.

### About the Insurer

This cover is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. Inter Partner Assistance 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 upon request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register).

### Claim Notification

In the event of a claim please contact the 24 hour Emergency Helpline by telephone on 0333 207 6582.

## Excess Protect 150, 500 or 1000

(Your schedule will confirm if this cover is in force)

Protect your excess up to the aggregate limit chosen and have this returned to you upon settlement of a claim.

### Significant Exclusions and Limitations

- You are not covered for any excess claims that arise where the incident has occurred before the commencement date of this Excess Protect policy.
- Cover is only available for drivers aged over 21.
- Once a claim has been made totalling the total aggregate limit, no further payments will be made under this policy and the Excess Protect policy will lapse. You will then be liable for any and all future excess payments.
- You are not covered for claims notified to us more than six months after the claim has been settled under your main insurance policy or by a third party.
- Windscreen claims are not covered by this policy.

### About the Insurer

This cover is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. Inter Partner Assistance 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 upon request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register).

### Claim Notification

In the event of a claim please contact the 24 hour Emergency Helpline by telephone on 0333 207 6583.



# Complaints

## **For complaints relating to the policy that you have been sold, the service that you have received or with a claim:**

If you have cause to complain, please phone Footman James on 0333 207 6101 or write to the Director at Footman James, Castlegate House, Castlegate Way, Dudley, West Midlands, DY1 4TA. We will send you details of who will be dealing with your complaint. If you would like a copy of our complaints procedure, or the insurer's complaints procedure either phone 0333 207 6101 or write to the address noted above, or write to the insurer, the address is shown on your Certificate of Motor Insurance.

If you are not satisfied after receiving a final decision, within 6 months you may be able to refer your complaint to the Financial Ombudsman Service.

## **For complaints relating to Legal Protection:**

If you are unhappy with the service that has been provided, you should contact us at the address below. We will always confirm to you, within five working days, that we have received your complaint. Within four weeks you will receive either a final response or an explanation of why the complaint is not yet resolved, plus an indication of when a final response will be provided. Within eight weeks of us receiving your complaint, you will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided. At this point, if you are not satisfied with the delay, you may refer the matter to the Financial Ombudsman Service. You can also refer to the Financial Ombudsman Service if you are not happy with our final response or before we have investigated the complaint if both parties agree.

Our contact details are:

Arc Legal Assistance Ltd, P O Box 8921, Colchester, CO4 5YD.  
Tel 01206 615 000 Email: [customerservice@arclegal.co.uk](mailto:customerservice@arclegal.co.uk)

### **For complaints relating to Breakdown, Mis-fuelling, Lost Keys or Excess Protect**

You can write to the Customer Relations Manager, who will arrange an investigation on behalf of the General Manager, at:

Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road Redhill, Surrey, RH1 1PR.

Tel: 0330 1233547 Email: [quality.assurance@axa-assistance.co.uk](mailto:quality.assurance@axa-assistance.co.uk)

If we are unable to reach a satisfactory conclusion, you have the right to make an appeal to the Financial Ombudsman Service.

### **Financial Ombudsman Service**

To refer your complaint to the Financial Ombudsman Service, write to:

Financial Ombudsman Service, Exchange Tower,  
Harbour Exchange Square, London, E14 9SR.

Tel: 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)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

### **Financial Services Compensation Scheme ('FSCS')**

Your insurer is 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, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

### **Important Information**

- This summary does not contain full terms and conditions of the insurance contract.
- Full terms and conditions are contained in the Motor Vehicle Insurance Policy Document and in the FJ Rescue, Legal Protection and Excess Protect Policy Wordings if these covers have been selected.







---

Part of the Towergate Group

Footman James  
Castlegate House,  
Castlegate Way,  
Dudley,  
West Midlands DY1 4TA.  
Tel. 0333 207 6000  
[footmanjames.co.uk](http://footmanjames.co.uk)



Footman James is a trading name of Towergate Underwriting Group Limited. Registered in England No. 4043759. Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Authorised and regulated by the Financial Conduct Authority. Telephone calls may be monitored or recorded.