

Policy Terms & Conditions

As we are not making a formal recommendation to you, please consider all the information we have provided, to ensure that it meets your requirements before you decide to proceed. If you are unclear about any aspect of the information given, please do not hesitate to contact us.

Significant Exclusions and Limitations:

- The policy covers you to drive this car only.
- No claims discount does not apply.
- You are not covered for motorsports or being trackside unless this is agreed in advance.
- 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.
- 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.

The following endorsements apply specifically to this policy:

For the full wordings of special conditions, exclusions, limitations and all other conditions, please refer to the Policy Wording and Schedule. Failure to comply with a condition of your policy can result in a claim not being paid, or only part paid. The Insurer may also reject your claim or in certain circumstances void the policy as a whole.

- 03 **Windscreen Excess:** Windscreen cover is provided up to an unlimited amount and is subject to a £75 excess if using our approved repairer. If your windscreen can be repaired, there is no excess to pay providing you use our approved repairer. The excess will increase to £100 and an indemnity level of £1000 will apply if a nonapproved repairer is used for repair or replacement.
- 04 **Additional Excess for Young or Inexperienced Drivers:**
£250 for drivers under 21 years of age £150 for drivers aged 21 to 24
£100 for drivers 25 years of age or over and have held a full UK or EU licence for less than 12 months or holds a provisional licence or a full licence issued by a country outside the European Union.
- 22 **Mileage:** Your policy is subject to a mileage restriction as shown against this endorsement number on the schedule. If you exceed this limit, this may result in your policy being invalid, you may not be covered in the event of a claim, or your cover may be affected. If this insurance covers more than one vehicle, the total mileage of all vehicles must not be more than the amount shown against this endorsement number on the schedule. It is your responsibility to ensure you do not exceed this limit. If you are nearing the limit and feel you may exceed your stated miles, please contact us.

If you have told us, you are a club member, your policy will be issued on the condition that you are a member of the selected club and endorsement 23 will apply to your policy.

- 23 **Club Membership:** Your policy is issued on the condition that you are a member of an agreed car club. You must maintain your membership with the agreed car club and provide confirmation of this at each policy renewal.
- 82 **Driving under the influence of alcohol and drugs:** You will not be covered for any claim under section 2 of your insurance for loss of or damage to your Vehicle if it is being driven by anyone (including you) who, at the time of the accident is found to have a higher level of alcohol or drugs in their body than is allowed by law.
- 88 **Passengers:** This policy does not cover any liability, loss or damage arising while any vehicle covered by this insurance is used to carry more than eight passengers (including the driver).

Methods of Communication

Our primary method of communication about your policy documentation will be through electronic means. If you should ever wish to receive paper copies of your policy documentation, then please contact us.

You will receive an email from Footman James within the next working day of you purchasing cover. This email will give you access to our online document portal, allowing you to view/download your insurance documents. If you do not receive this email within the next working day, please call us on 0333 207 6132.

Fees and Charges

Mid-Term Adjustments

- Policy adjustments and alterations will incur an administration charge of £25.00. The kind of changes that you will be charged for include but are not limited to adding a vehicle, change of vehicle, increase vehicle value and cancellation of policy.

These are in addition to all other charges imposed by the Insurers. Any other charges will be discussed and agreed with you before being made.

Our fees are non-refundable even if you cancel your policy.

Cancellation Terms

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 and you confirm that you do not know about any incident which may give rise to a claim, you will receive a return of the premium 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 policy after 14 days within the first policy year you will receive the following:

Period you have had cover for	Up to one month	Up to two months	Up to three months	Up to four months	Up to six months	Over six months
Percentage of annual premium covering that period	33.30%	33.30%	33.30%	66.70%	66.70%	Full Premium
Percentage of refund	66.70%	66.70%	66.70%	33.30%	33.30%	Nil

If you cancel your policy in the second policy year onwards you will receive a pro-rata return of any premium you have paid less a charge for the number of days you have had cover for, plus insurance premium tax.

Outstanding Information

You need to provide us with the required outstanding information, within 14 days from the date you receive your policy documents, for the policy to proceed (e.g. recorded mileage, club membership number etc.) You will find this information within your policy documents. Failing to provide this information may result in the insurer changing the premium, terms or cancelling the policy.

Demands and Needs

This product meets the demands and needs of those requiring cover for loss or damage to their vehicle(s), for third party liability, and other motor insurance related needs. Please refer to your policy document(s) for full details of cover and the Policy Schedule for your selected cover and any special terms which apply.

Other information you need to know

Keeping us Informed

If you have given consent, from time to time we may write to you about other products and services Footman James and/or The Ardonagh Group have to offer. Please let us know if you would like your details removed from our mailing list.

Your duty in relation to the questions asked

In arranging your insurance both we and the Insurers will ask a number of questions which you are required to answer. Please take reasonable care to answer all the questions honestly, to the best of your knowledge and provide full answers and relevant details. If you do not answer the questions honestly or to the best of your knowledge then your policy may be cancelled, treated as if it never existed, your claims rejected or not fully paid.

Our Insurance Placement Approach

We are contractually required to place your policy with a specific insurer. We have carefully selected your policy from the following insurer that we work with: Zurich Insurance Company Ltd.

Who we act for

On your behalf we establish your insurance requirements, find a product to meet your needs and provide you with the key features of that policy.

We act as agent of the insurance company when, placing your insurance and collecting and handling your insurance premiums.

How to make a claim

In the event of a claim please contact us by telephone on 0333 207 6190. Please ensure you have all of your policy documentation available.

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 Footman James, Waterfront Business Park, First Floor, Unit 7, Waterfront Way, Brierley Hill DY5 1LX. We will send you details of who will be dealing with your complaint. If you would like a copy of our complaint's 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.

Financial Ombudsman Service

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

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

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

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

Web: www.financial-ombudsman.org.uk

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

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 or by writing to:

Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY