

keyfacts

This is a summary of your policy and does not contain the full terms and conditions of your insurance policy. The full terms and conditions can be found in your insurance policy wording. This summary does not form part of your insurance contract.

This Chauffeur Insurance policy has been arranged by PolicyPlan (a trading style of Staveley Head Limited) and is underwritten by Enterprise Insurance Company plc.

Staveley Head Limited is authorised and regulated by the Financial Conduct Authority.

Enterprise Insurance Company plc is authorised by the Financial Services Commission, Gibraltar and authorised and subject to limited regulation by the Financial Conduct Authority (Financial Conduct Authority Registration Number 402277).

Details about the extent of our and your insurance intermediary's authorisation and regulation by the Financial Conduct Authority can be checked on the Financial Conduct Authority's register by visiting the Financial Conduct Authority's website www.fca.org.uk/firms/systems-reporting/register or by contacting the Financial Conduct Authority on 0800 111 6768.

We are also members of the Association of British Insurers (ABI), the Financial Ombudsman Service (FOS) and the Financial Services Compensation Scheme (FSCS).

What to do in the event of an accident

Regardless of blame these measures will help to protect you.

Stop as soon as possible, in a safe place. If anybody has been injured, call the police and ambulance service. If you have a warning triangle, place it well before the obstruction.

It is worth keeping a pen and paper in your vehicle, you can then make a quick sketch of the direction and final position of each vehicle. Write down the name, address and vehicle registration number of the other driver(s). Please also make a note of the number of passengers in each vehicle. If the police attend the scene please write down the officer's name, number and police force. If you have a mobile phone with you and it is fitted with a camera, try and take photographs to support the positions of the vehicles and the extent of damage.

If anybody has been injured you should obtain all drivers' insurance details and you must give your own to anyone who has reasonable grounds for requesting them. It is most important to obtain details of all witnesses; if you are not to blame this will help protect your no claim discount. Do not admit responsibility, either verbally or in writing.

If for any reason you have not been able to exchange details with other drivers, or you were in collision with an animal, you must report the incident to the police as soon as possible and certainly within 24 hours.

CALL THE 24 HOUR CLAIMS HELPLINE
FOR GLASS/WINDSCREEN CLAIMS HELPLINE
FOR MISFUELLING CLAIMS HELPLINE

TELEPHONE 0844 811 2028
TELEPHONE 0843 221 8489
TELEPHONE 0844 879 4770

After any accident or incident telephone our 24 hour claims helpline as quickly as possible. This is regardless of whether you wish to make a claim under the policy. Delay in notifying us of an incident may invalidate your right to claim. Quote your policy number and give all the information about the incident. If your claim is due to theft, attempted theft or vandalism you must also inform the Police and obtain a crime reference number.

If you report a claim within 2 hours of the time of the accident, we will reduce your excess by 50% (this does not include Glass/Windscreen claims).

Cover

Your schedule shows you what cover you have. The different types of cover are listed below. Find the cover you have and see the sections that apply.

Comprehensive

Sections 1 to 9 of this Chauffeur Insurance Policy apply

Third Party Fire and Theft

Sections 1, 3, and 8 of this Chauffeur Insurance Policy apply

Third party only

Sections 1 and 8 of this Chauffeur Insurance Policy apply.

The general terms, conditions and exceptions apply to all sections of the policy (please see your policy wording for the full details)

Policy period: All policies are for a period of 12 months unless agreed otherwise

Significant features and benefits

Cover	Policy section	Comprehensive	Third party fire and theft	Third party only	Significant limitations
Liability to other people	Section 1	✓	✓	✓	Cover is provided for all amounts you are legally liable for in respect of death or bodily injury to any other person and £5,000,000 for party property damage.
Loss of or damage to the insured vehicle	Section 2	✓	✗	✗	Up to market value at the time of the incident subject to excesses
Loss of or damage to the insured vehicle by fire or theft	Section 3	✓	✓	✗	Up to market value at the time of the incident subject to excesses
Glass/Windscreen damage	Section 4	✓	✗	✗	Unlimited cover if our approved repairer is used or up to £200 per claim if you use an alternative repairer. All claims subject to the excess of £15 for Glass/Windscreen repair and £100 for Glass/Windscreen replacement
Medical expenses	Section 5	✓	✗	✗	Up to £500 per person
Child seats	Section 6	✓	✗	✗	Up to £100
Provision of a courtesy car	Section 7	✓	✗	✗	Can only be provided subject to availability and only for social, domestic and pleasure purposes
Foreign use of the insured vehicle	Section 8	✓	✓	✓	Max trip period of 30 days abroad for full policy cover
Misfuelling Cover	Section 9	✓	✓	✓	Misfuelling cover in the event of the accidental filling of the fuel tank with inappropriate fuel

Significant or unusual exclusions of your insurance policy

Your policy excludes some situations. Please refer to your policy schedule and policy wording for full details but the most significant or unusual exclusions are outlined below. Your policy excludes the following:

- Wear and tear
- Failures, breakdowns or breakages of mechanical, electrical, electronic or computer equipment
- Depreciation or loss of value following repairs
- Loss or damage to the insured vehicle where possession of it is gained by deception on the part of someone pretending to be a buyer or someone pretending to act on behalf of a buyer
- Loss of or damage to keys, keyless entry cards, lock or ignition activators, alarm or immobiliser activators
- Damage to tyres caused by braking, punctures, cuts or bursts
- Loss of or damage to any item of sound reproduction, communications, navigation or in-vehicle entertainment equipment other than to audio equipment as defined elsewhere in this policy document
- Loss of or damage to taxi metering or ticketing equipment or other Accessories of the Trade
- Any liability, loss or damage caused deliberately by you or by any person who is covered by this policy
- Any liability loss or damage that occurs outside of the geographical limits of this policy unless extended under the terms of Section 8 Foreign Use (apart from the minimum cover required by law)
- the insured vehicle has been stolen or taken away without your permission
- Confiscation, requisition or destruction by or under the order of any Government or Public or Local Authority

In respect of misfuelling claims:

- the amount of any excess shown in the schedule;
- misfuelling which takes place outside the U.K;
- the deliberate misfuelling of an insured vehicle by any person. If the claim is dishonest or exaggerated in any way, we will also cancel all cover immediately and no premium will be refunded;
- the misfuelling of an insured vehicle by any person under the influence of, or affected by, intoxicating liquor or drugs;
- any costs of any nature howsoever incurred or damage to the insured vehicle by any cause, other than misfuelling.

Cancellation

To effect cancellation of your policy, you should contact your insurance intermediary. Where applicable, no refund of premium will be released until the certificate of motor insurance has been received by us.

Cancellation by you during the cooling-off period

This insurance provides you with a cooling-off period to decide whether you wish to continue with the full policy. The cooling-off period is for 14 days from the date you receive your policy documentation.

If a period of less than 14 days has elapsed since you received your policy documentation, and you have not made a total loss claim, you have the right to cancel the policy and receive a refund of the premium you have paid:

- If at the date of cancellation your policy has not yet commenced you will receive a full refund of the premium you have paid from us; or
- If your policy has already commenced, you will receive a refund of premium from us, equivalent to the unexpired period of cover on a pro rata basis

Cancellation by you – after the cooling-off period

You may cancel this policy by contacting us through your insurance intermediary and returning your certificate of motor insurance. Subject to our receipt of your certificate of motor insurance and providing there have been no claims or incidents likely to give rise to a claim in the current period of insurance, we will refund the premium relating to any unused portion of cover within the current period of insurance using the following scale:

Length of time cover in force during current period of insurance	Up to 1 month	Up to 2 months	Up to 3 months	Up to 4 months	Up to 5 months	Up to 6 months	Up to 7 months	Over 7 months
Percentage of premium to be refunded	80%	70%	60%	50%	40%	30%	20%	Nil

Cancellation by us – after the cooling off period

We or your insurance intermediary can cancel this policy by giving you 7 days notice in writing to the last address you notified to us. You must return your current certificate of motor insurance to us within 7 days to comply with the Road Traffic Act. When we have received the certificate of motor insurance, if there has not been a loss or incident likely to lead to a claim in the current period of insurance, we will allow a refund of premium equivalent to the unexpired period of cover.

Cancellation by us - general

Where cancellation is effected by us or by your insurance intermediary, any refund of premium will be calculated on a pro rata basis taking into account the original policy period and the number of days remaining to the expiry date of the policy. You must return your current certificate of motor insurance to us within 7 days to comply with the Road Traffic Act. Subject to our receipt of your certificate of motor insurance and providing there have been no claims or incidents likely to give rise to a claim in the current period of insurance, we will refund the premium relating to any unused portion of cover within the current period of insurance on a pro-rata basis.

Cancellation by us – non-payment of premium

We or your insurance intermediary can cancel this policy by giving you 7 days notice in writing to the last address you notified to us. You must return your current certificate of motor insurance to us within 7 days to comply with the Road Traffic Act. There will be no refund of premium if our cancellation is the result of your failure to pay the full premium.

Cancellation by us – for your non-compliance with policy terms and conditions

We or your insurance intermediary can cancel this policy immediately if we or they become aware that you have been driving the insured vehicle otherwise than in accordance with the policy terms and conditions. You must return your current certificate of motor insurance to us within 7 days to comply with the Road Traffic Act. Your policy will be cancelled with immediate effect and there will be no refund of premium.

Cancellation by us – in the event the insured vehicle is the subject of a total loss claim

If as a result of a claim the insured vehicle is determined to be a total loss this policy will cease without refund of premium. In this event all outstanding or overdue premiums must be paid. We may at our discretion reduce the claim payment by the amount of outstanding or overdue premiums that you owe us.

Choice of law

Unless specifically agreed otherwise, this insurance shall be subject to English Law.

What to do if you have a complaint

We and your insurance intermediary aim to provide you with a prompt and efficient service at all times but on occasions this may not be possible and we/they may fall short of your expectations. If we or your insurance intermediary have not provided you with a prompt and efficient service and you wish to complain, please contact your insurance intermediary:

The Managing Director
PolicyPlan
Staveley House
Church Street
Connah's Quay
CH5 4AS
Tel: +44 (0) 845 017 9993
Fax: +44 (0) 845 017 9992
Web: www.policyplan.co.uk

If your complaint is in relation to the way in which your insurance was sold, relates to the service provided by your intermediary, or to a claim, your insurance intermediary will deal with your complaint.

If your complaint is about our service or the policy terms and conditions, your insurance intermediary may refer your complaint to us.

We or your insurance intermediary will investigate your complaint and issue a final response letter.

If you are unhappy with the final response and you are an eligible complainant (an individual consumer or a micro-enterprise or a charity or trustee of a trust under a certain size) you may wish to contact the Financial Ombudsman Service. They offer a free and independent service for resolving disputes about most financial matters and you have six months from the date of the final response letter to contact them. Please note that the Financial Ombudsman Service will not adjudicate your complaint until you have received a final response letter or eight weeks has passed since you notified us of your complaint.

Their contact details are:
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Phone: 0800 023 4567 or 0300 123 9 123

The Financial Ombudsman Service decision is binding on us but not you. The complaints procedure set out above does not affect your right to take legal action against us.

Financial Services Compensation Scheme

Enterprise Insurance Company Plc is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our liabilities under this policy.

Further information about the scheme is available on the FSCS website at www.fscs.org.uk or by writing to:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU