

Private Motor Vehicle Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover. Full details can be found in the policy booklet, a copy of which is available on request.

Name of the insurer

The insurer of this policy is QUINN-*direct* Insurance. Registered address: Dublin Road, Cavan, Co. Cavan, Ireland.

Type of insurance and cover

The QUINN-*direct* private motor vehicle policy is designed to cover your car for a period of 12 months for either Comprehensive or Third Party Fire & Theft cover as shown on your schedule.

Significant features and benefits

For full details, please refer to the policy booklet.

Cover	Comprehensive	Third Party Fire & Theft
Legal liability for death or injury to any other person, including passengers	✓	✓
Legal liability for damage to other people's property up to £20,000,000	✓	✓
Legal fees and costs incurred with our consent, in connection with a claim against your policy	✓	✓
Own damage, fire and theft claims	✓	Fire & Theft Only
New car replacement	✓	Fire & Theft Only
Audio equipment, radio receivers or transmitters, electronic navigation or radar detection equipment - up to £500 or 5% of the vehicle value (whichever is lower)	✓	✓
Foreign use - (full policy cover in most European countries for up to 93 days free – see Section 2 of the policy booklet)	✓	✓
Loss of keys - up to £300	✓	✓
Personal accident cover - £5000	✓	x
Medical expenses – up to £100 per person	✓	x
Hotel expenses - up to £50 for the driver (or £100 for all the people in the vehicle)	✓	x
Breakdown Assistance – 24hr roadside assistance, home-start, vehicle recovery and journey completion (vehicles up to 15yrs old)	✓	✓
Motor Legal Protection - up to £50,000 for legal costs to recover uninsured losses in connection with a non-fault claim. Free 24hr legal advice line.	Optional	Optional
Windscreen cover – up to £350	Optional	Optional



Significant and unusual exclusions or limitations

The policy contains some exclusions and limitations. A summary of the most significant or unusual exclusions are listed below. For full details, please refer to the relevant sections of the policy booklet.

If your licence changes from provisional to full we will reassess your policy and there will be an increase in premium in the majority of cases.

The first amount of each claim for loss or damage (known as the "excess"). The excess will be shown on your schedule. (Refer to Section 1)

The most we will pay will be the market value of the vehicle immediately before the loss or damage happened, but not more than the value shown in the schedule. (Refer to Section 1)

Loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts. (Refer to Section 1)

Loss of or damage to personal belongings. (Refer to Section 1)

Windscreen breakage claims are subject to the standard policy excess and will affect your no-claims discount unless the optional windscreen cover is taken. (Refer to Section 1)

Where optional windscreen cover is selected, the most we will pay is £350 in any one period of insurance and no more than two claims. Where work is not carried out by our approved windscreen specialists we will not pay more than £100 for replacement or £35 for repair. All claims must be verified by contacting the 24 hours windscreen helpline before any repair or replacement work is carried out.

Loss or damage arising from the vehicle being filled with the wrong fuel. (Refer to Section 1)

Breakdown Assistance only applies to vehicles up to 15 years old. (Refer to Section 4)

Theft of your vehicle, accessories or parts if unattended and left unlocked and / or the keys to the ignition are left with the vehicle. (Refer to General Conditions)

Drink and drugs clause

We will not provide cover for loss of or damage to the vehicle whilst the driver is under the influence of drink or drugs. (Refer to General Conditions)

Cancellation rights

You may cancel your policy at any time by notifying us in writing and returning the certificate of insurance. If you cancel your policy, you will be charged an administration fee of £35 and a charge for the time your policy was active. If you cancel your policy following a claim or loss in the current period of insurance there will be no refund of premium. If you cancel your policy after 14 days we will not refund the optional windscreen cover. Please refer to your policy booklet for further details. If you cancel your policy following a claim there will be no refund of premium.

Making a claim

In the event of any accident or loss you should call our claims department on 0845 351 1210.

For windscreen cover claims call the windscreen helpline on 0800 051 6708.

How to complain

We want to give you a high standard of service at all times. If at any time we fail to achieve this and you want to complain, you should write to the Customer Services Manager at: Carran Business Park, Enniskillen, BT74 4RZ or you can email us at: feedback@quinn-direct.com.

If we cannot resolve your complaint to your satisfaction, you may refer your complaint to the Financial Ombudsman Service at: South Quay Plaza, 183 Marsh Wall, London, E14 9SR Phone: 0845 080 1800.

Financial Services Compensation Scheme

QUINN-*direct* Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information is available on the FSCS website at www.fscs.org.uk