



MOTOR INSURANCE

YOUR POLICY BOOKLET

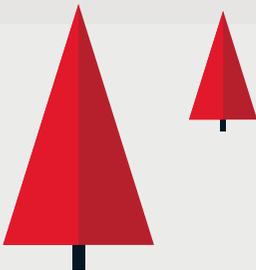


This booklet contains:

- *Important information about your motor insurance*
- *Your motor insurance policy wording*

Important telephone numbers

Claims Helpline: 0345 122 9979
Windscreen Claims Helpline: 0345 122 9981
Customer Services: 0345 217 6435
Enhanced Key Protection Claim Helpline: 0345 125 2447



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Part 1. Welcome to Aioi Nissay Dowa Insurance Europe

Welcome to Aioi Nissay Dowa Insurance Europe and thank you for choosing us to take care of your motor insurance. We wish you an enjoyable and trouble-free period of motoring.

Aioi Nissay Dowa Insurance Europe is a member of the MS&AD Insurance Group Holdings Inc who are one of the top 3 largest insurance groups in Japan, and one of the 10 largest insurance groups in the world.

Aioi Nissay Dowa Insurance Europe and its predecessor companies, has been underwriting motor insurance in the UK since 1997 and has built a reputation of providing quality, branded insurance products for motor manufacturers - both volume and prestige brands.

This motor insurance policy builds on that experience and provides tailored cover for anybody who values their vehicle and wants the peace of mind that, in the event of an accident, their vehicle will be repaired by appropriately trained technicians.

When you deal with us, you can be sure that we will do everything we can to ensure it is simple and straightforward. You will have direct access to knowledgeable, friendly staff who will provide a quick and efficient service. For your protection, telephone calls may be recorded and may be monitored. If you are dissatisfied in any way, it would help us improve our service if you let us know.

Please read this booklet carefully, and in particular the section headed 'What to do if you have an accident'. While we hope you never need the information, it is best to be prepared should you need to call upon our services.

Aioi Nissay Dowa Insurance Company of Europe plc, registered in England & Wales (Number 5046406) with registered office at 7th Floor, 52-56 Leadenhall Street, London, EC3A 2BJ, United Kingdom, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 401084). A member of the MS&AD Insurance Group.

For your protection, telephone calls will be recorded and may be monitored.

Please note

We hope you are happy with your policy. If you are not, you can return your certificate of motor insurance within 14 days of receipt. We will then refund your money in full provided that no incident has occurred that may give rise to a claim under your policy.

Part 2. Important information about your motor insurance

What to do if you have an accident

The Law

If you are involved in any incident involving an injury to any person or certain animals, or if other vehicles or roadside property are damaged, you must stop the car.

If you own the car, you must give your name, address, registration number and insurance details to anyone who has a good reason for asking. If you do not own the car, you must give the owner's name and address and the registration number of the car.

If there is an injury or you do not give your details to anyone at the scene, you must report the incident to the police within 24 hours and present your certificate of motor insurance to them within five days.

To help us with the claims process

1. *Do not apologise or admit fault.*
2. *Try to collect the following information to give to the Claims Helpline (see cover). This will help us to speed up your claim.*
 - a) *Names and addresses of the other drivers, including their telephone numbers, and the registration numbers of all vehicles involved. This will allow us to contact anybody else involved straight away and, if you are not at fault and we manage to recover any money we have paid, your no claim discount will not be affected.*
 - b) *Injuries caused.*
 - c) *Damage to vehicles and other property damaged.*
 - d) *Names, addresses and telephone numbers of witnesses (if there are any).*
 - e) *Names, addresses and telephone numbers of passengers (if there are any)*
 - f) *Police officers names and report references.*
 - g) *You must provide full details of what happened.*
 - h) *Taking photos with a camera or mobile phone can help to confirm certain accident details.*
3. *If you receive any letters or documents about the accident, please do not answer them. Instead forward them to us as soon as you can.*

What to do if you need to make a claim

If your car is involved in an incident

Call the Claims Helpline, the telephone number can be found on the cover of this policy booklet.

The Claims Helpline is open 24 hours a day, 365 days a year.

The Claims Helpline is a first-response service with operators who can confirm whether your policy covers you for the incident. Remember to save this number in your mobile phone (if you have one) so that you will have it available if you have an accident.

We may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud.

Start of the claims process

If the car is involved in an incident or you need to make a claim, please telephone the Claims Helpline as soon as possible.

To help us deal with your call efficiently, please have your certificate of motor insurance and details of the incident with you when you call. If you are at the scene of the accident when you call the Claims Helpline and do not have your certificate of motor insurance with you, please give your car registration number.

- 1. There will be a phone number on all correspondence from us for you to call should you need to contact us. Please remember to have your policy number ready when you call.*
- 2. Please remember to remove all personal belongings from the car before it is recovered from the scene of the accident or taken for assessment or repair.*
- 3. Please see page 21 for details on how we will settle your claim for Section A – Damage to your car, or Section C – Fire and Theft.*

<i>Repair Service for an accident within the geographical limits</i>	
Repairs	<i>If damage to your car is covered and it can be repaired, we will arrange for one of our approved repairers to contact you to arrange to collect the vehicle.</i>
Authorisation	<i>You do not need to get any estimates when you use one of our approved repairers, and repairs can begin immediately after we have authorised them.</i>
Delivery	<i>When the work is done, the repairer will contact you to arrange a convenient time to deliver your car back to you.</i>
Paying for repairs	<i>We will pay the repair bill. All you need to do is pay any policy excess directly to the repairer when they deliver your car back to you.</i>
Get - you - home service	<i>If your car is not roadworthy after an accident, we can arrange to get you and your passengers home or to your planned destination. If you cannot complete your journey, we will pay for emergency overnight accommodation up to £150 for each person (up to £450 in total).</i>
Keeping you mobile while your car is being repaired within the geographical limits (Applies to Comprehensive cover only)	<p><i>To keep you mobile, while using one of our approved repairers, you will be offered a courtesy car while yours is being repaired.</i></p> <p><i>If your car cannot be legally driven (in other words it is not roadworthy) we will provide a courtesy car subject to availability, once we have decided that your car can be economically repaired by our approved repairer.</i></p> <p><i>If your car can be legally driven (in other words it is roadworthy) we will provide a courtesy car when your car is collected for repairs. While you have the courtesy car you will be liable to pay fines for any parking or driving offences or congestion charges, and any additional costs for any non-payment of these charges.</i></p>
If the vehicle cannot be repaired	<p><i>If your car is a total loss (a write-off), you must send in all the original documents we ask for on your report form (for example, the vehicle registration document (V5C) and the current MOT certificate). We will arrange for an appointed salvage agent to collect your car to dispose of it.</i></p> <p><i>Please remember to remove all your personal belongings and the tax disc from your car before it is collected.</i></p>

If your windscreen or window glass is broken

If you have comprehensive cover

1. Call the Windscreen Claims Helpline, the telephone number can be found on the cover of this policy booklet. We will arrange for the glass to be repaired or replaced. If you phone this number and use one of our chosen glass companies, cover is unlimited. If you do not, the most we will pay is £100 after taking off any excess.
2. Repairing a windscreen or window instead of replacing it can save you paying an excess. Ask when calling the Windscreen Claims Helpline.

If you do not have comprehensive cover

You can still call the Windscreen Claims Helpline but you will have to pay the cost of replacing or repairing the windscreen or window.

If your car is stolen or damaged by thieves

Call the Claims Helpline, the telephone number can be found on the cover of this booklet. You must also inform the Police immediately.

If you need legal advice on motoring matters

ARC Legal Assistance Ltd offers a free legal advice service. A team of qualified legal advisers can give you free, confidential advice – all you have to pay is the cost of the call.

Here are some examples of the help they can give you.

- They can provide legal advice after an accident. For example, if you do not have the Legal Assistance plan then they can advise you on what to do if you need to make a claim against another person. However they will not contact other people, make claims or carry out legal proceedings on your behalf - you need the Legal Assistance plan for that.
- They can provide legal advice on consumer issues that relate to motoring. For example, they can tell you about your rights if you are unhappy with a car that you have bought.
- They can provide you with legal advice if you are facing prosecution for driving or parking offences.

This service is confidential, and you may stay anonymous if you want. To use this service, call and ask to speak to a legal adviser on

0344 701 1119 Quote "ANDIE Motor Insurance" and the renewal date on your current certificate of motor insurance.

If you need someone to talk to after a motor accident

ARC Legal Assistance Ltd offers a free counselling service – all you will have to pay for is the cost of the call. This is available for you and members of your immediate family and is for motoring matters only. Their experienced, qualified counsellors can help you when you need it most. Here are some examples of the help they can give you.

- Dealing with trauma after an accident.
- Coming to terms with injuries, disability and bereavement.
- Victim support (for example, if your car is stolen or broken into).
- They can even offer counselling for stress that has been caused by motoring.

This service is confidential, and you may stay anonymous if you want. To use this service, call and ask to speak to a counsellor on

0344 701 1119 Quote "ANDIE Motor Insurance" and the renewal date on your current certificate of motor insurance.

Important customer information

What you should do when circumstances change *When circumstances change, please call us. Telephone 9am to 7pm Monday to Friday, 9am to 4pm Saturday*

0345 217 6435

Under policy condition 9 'Changes you must tell us about' on page 34 and 35, you must tell us about any of the following changes straight away. If you do not tell us about any changes to the information detailed on your statement of insurance, schedule or certificate of motor insurance it may mean that your policy is invalid and that it does not operate in the event of a claim. Alternatively, these changes listed below may result in a change to your premium and/or excess.

1. *You sell your car, change your car or its registration number, or you get another car.*
2. *There is any change of drivers.*
3. *Anyone who drives your car receives a motoring conviction (including fixed penalty offences).*
4. *Anyone who drives your car develops a health condition which requires notification to the DVLA.*
5. *You change the purpose your car is used for.*
6. *Anyone who drives your car changes their job, starts a new job, including any part-time work, or stops work.*
7. *Your car is changed from the manufacturer's original specification. This would include:*
 - *Changes to the bodywork, such as spoilers or body kits,*
 - *Changes to suspension or brakes,*
 - *Cosmetic changes such as alloy wheels,*
 - *Changes affecting performance such as changes to the engine management system or exhaust system, and*
 - *Changes to the audio/entertainment system,**- Please be aware that this is not a full list of all possible changes- all changes made from the manufacturers standard specification must be disclosed.*
8. *You take your car outside the European Union.*
9. *You take your car abroad and require cover for your vehicle in excess of the number of days shown as 'Foreign Use' on your schedule.*
10. *You change your address or the address where you keep your car overnight.*
11. *Anyone who drives your car passes their driving test or has their driving licence revoked.*
12. *The details on the schedule change.*
13. *Your car is involved in an accident or fire, or someone steals, damages or tries to break into it.*
14. *Anyone who drives your car is involved in any accident or has a vehicle damaged or stolen regardless of whether a claim was made.*
15. *There is a change to your estimated annual mileage.*
16. *Anyone who drives your car has had insurance refused, cancelled or had special terms applied.*
17. *There is a change of main user of your car.*

This is not a full list. Please ask us for help if you are not sure whether certain information needs to be disclosed.

What to do if you have a complaint

If you are not happy with any aspect of our service, we will aim to resolve the issue as quickly as possible. We have the following complaints procedure which you can follow if you are dissatisfied with the service you have received:

Let your usual point of contact know

We need to know the nature of your complaint and how you think the problem should be resolved. You can do this by:

- *telephoning us on the number shown on any of our letters, or*
- *writing to us at the address shown below:*

*The Customer Service Manager
Prospect House
Gordon Banks Drive
Trentham Lakes North
Stoke-on-Trent ST4 4TW*

If you have a complaint about a claim, call your claim handler first. You will find the claim handler's name and phone number on any letters they have sent you.

We will try to resolve your complaint by the end of the third business day. If we're unable to do this, we will write to you within five working days to either:

- *Tell you what we've done to resolve the problem; or*
- *Acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.*

We will always aim to resolve your complaint within four weeks of its receipt.

If we are unable to do this we will give you the reasons for the further delay and indicate when we will be able to provide a final response.

However, if for any reasons you remain dissatisfied, you should escalate the matter as outlined below.

Contact the Financial Ombudsman Service

You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with either our Customer Service final response letter, or if we have not issued our final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you've tried to resolve it with us.

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

You must approach the Financial Ombudsman Service within 6 months of either our summary resolution or final response letter to your complaint. Please note that if you do not refer your complaint within the 6 months, the Financial Ombudsman Service will not have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

Following the complaints procedure does not affect your right to take legal action.

Alternatively if you have a complaint about a service you have bought online you can make a complaint through the following European Commission's Online Dispute Resolution Platform: <http://ec.europa.eu/consumers/odr/>

Your information and what we do with it – Putting your mind at rest

Your motor insurance policy is underwritten by Aioi Nissay Dowa Insurance Company of Europe plc. You trust us to look after your personal information when you buy our products and we know we have a responsibility to protect this information. The details provided here are a summary of how we collect, use, share, transfer and store your information. Please note that references to 'we', 'us' or 'our' may also include our holding company and/or subsidiaries and in the Key Protection section only, also refers to Ageas Retail Limited and Ageas Insurance Limited.

For full details of our Privacy Notice, please go to https://www.aioinissaydowa.eu/en/our_operations/uk.cfm or contact our Data Protection Officer at: Prospects House, Gordon Banks Drive, Trentham Lakes North, Stoke on Trent

Collecting your information

We collect a variety of information about you, such as:

- *your name, address, contact details and date of birth*
- *information about the vehicle you want to insure and named drivers*
- *your claims and credit history*
- *any criminal offences*
- *Financial details such as bank accounts and card details*
- *information about your use of our website such as your IP address which is a unique number identifying your computer*
- *special categories of personal information (previously known as 'sensitive personal information'), such as details regarding your health.*

This information is necessary for us to be able to provide you with a quotation and/or policy.

We also use a number of different sources to collect this information from, including:

- *you or someone connected with you, as well as publicly available sources of information like social media and networking*
- *third parties' databases that have been made available to the insurance industry, as well as where you have given your permission to share information with third parties like us*
- *price comparison websites, if you have used them to obtain a quotation for a policy.*

Using your information

We use your personal information and/or special categories of data to not only provide you with our products and services, but to better understand and predict your needs and preferences, so that we can continue to improve our products and services to give you insurance that is right for you. These uses include:

- *providing you with services relating to an insurance quotation or policy, for example*
 - *assessing your insurance application and arranging your insurance policy including checking databases showing no claims discount entitlement and driving licence records*
 - *managing your insurance policy including claims handling and issuing policy documentation to you.*

Our assessment of your insurance application may involve an automated decision to determine whether we are able to provide you with a quotation and/or the price. If you object to this being done, then we will not be able to provide you with insurance.

- where **we** believe **we** have a justifiable reason to do so, such as
 - keeping information about **your** current and past policies
 - preventing and detecting fraud, financial crime and anti-money laundering
 - carrying out processes such as research and analysis which may include computerised processes that profile **you**
 - Help **us** improve and develop internal databases and systems to improve the products and services **we** offer
 - providing sales information to third parties (for example price comparison websites) so that **we** fulfil **our** legal obligations to them
 - recording and monitoring calls for training purposes
- information about someone connected to **you**, **you** would have confirmed that **you** have their permission to do so.

Use of your personal information when using our websites and email communications

When **you** visit one of **our** websites **we** may collect information which includes **your** email and/or IP address. **We** may also use cookies and/or pixel tags on some pages of **our** website. Useful information about cookies, including how to remove them, can be found on **our** websites.

Sharing your information

We share **your** information with a number of different organisations such as:

- other insurers, business partners, agents or carefully selected third parties providing a service to **us** or on **our** behalf
- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where **we** have a duty to or are permitted to disclose **your** personal information to them by law
- fraud prevention and credit reference agencies (see below for details)
- third parties **we** use to recover money **you** may owe **us** or to whom **we** may sell **your** debt
- other companies when **we** are trialling their products and services which **we** consider may improve **our** services to **you** or **our** business processes.

Unless required to by law, **we** would never share **your** personal data without the appropriate and necessary care and safeguards being in place.

Sharing information to prevent fraud

In order to prevent and detect fraud, financial crime and anti-money laundering **we** may:

- collect personal information about **you** from databases as described and from publicly available sources;
- check **your** personal information against databases including no claims discount entitlement and driving licence records;
- share and check **your** personal information with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to the fraud prevention agency. This information will be accessed and used by **us**, law enforcement agencies and other organisations to prevent fraud and money laundering. Other organisations may search the databases held by these fraud prevention agencies when **you** make an application to them for financial products. The information **we** share may be used by those companies when making decisions about **you**. **We** and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies;
- share **your** personal information with operators or registers available to the insurance industry to check information **you** provide. These include the Insurance Fraud Bureau, Claims and Underwriting Exchange

Register and Motor Insurance Anti-Fraud and Theft Register. **We** may pass information relating to **your** insurance policy and any incident to the operators of these registers, their agents and suppliers;

- share it with the Motor Insurance Database (MID). (See below)

We will use any personal information obtained about **you**, or anyone **you** have provided **us** information about, to carry out the above profiling activity as part of **our** investigations into fraudulent behaviour. Should fraud be identified as a result of such profiling activity, this could result in the rejection of an application for insurance, a claim and/or voidance of **your** policy.

Keeping your information **We** will keep **your** information only for as long as is reasonably necessary to provide **our** products and services to **you** and to fulfil **our** legal and regulatory obligations. Please see **our** full privacy notice on **our** website for more details.

Use and storage of your information overseas **Your** information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** or **our** service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store **your** information) to which foreign law enforcement agencies may have the power to access. However, **we** will not transfer **your** information outside the EEA unless it is to a country which is considered to have sound data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

Dealing with others acting on your behalf **We** will deal with individuals **you** nominate, including third parties **we** reasonably believe to be acting on **your** behalf providing they are able to answer **our** security questions. For **your** protection though, **we** will need to speak to **you**, **your** legal representative, someone that **you** have specifically given **us** permission to speak to or a power of attorney should **you** want to change **your** contact address or policy coverage or cancel **your** policy.

Your rights **You** have a number of rights in relation to the information **we** hold about **you**, including:

- asking for access to and a copy of **your** personal information
- asking **us** to correct, delete or restrict or **you** can object to the use of **your** personal information
- withdrawing any previously provided permission for **us** to use **your** personal information
- complaining to the Information Commissioner's Office at any time if **you** object to the way **we** use **your** personal information.

Please note that there are times when **we** will not be able to delete **your** information, such as where **we** have to fulfil **our** legal and regulatory obligations or where there is a minimum statutory period of time for which **we** have to keep **your** information. If this is the case, then **we** will let **you** know **our** reasons.

Motor Insurance Database Information relating to **your** insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by the law for purposes not limited to but including:

- I. Electronic Licensing;
- II. Continuous Insurance Enforcement;

III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)

IV. The provision of government services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com

Financial Services Compensation Scheme (FSCS)

We and the other insurer's detailed within the policy wording are covered by the Financial Services Compensation Scheme.

If we cannot meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100 or 020 7741 4100.

Part 3. Your motor insurance policy

Contract of insurance

Introduction

Your *policy* is based on the answers you gave on the **statement of insurance** and any other information you gave us. You must tell us of any changes to the answers you have given. It is an offence under the Road Traffic Acts to make a false statement or withhold any material information for the purposes of obtaining a **certificate of motor insurance**.

*Important notice - You are required by the Consumer Insurance (Disclosure and Representation) Act to take all reasonable care to supply accurate and complete answers to all the questions on the **statement of insurance** and to make sure that all information supplied is true and correct. Failure to supply accurate and complete answers may mean that your policy is invalid and that it does not operate in the event of a claim.*

*The information you gave us, along with this part of this booklet, your **schedule** and your **certificate of motor insurance** together make up your *policy* and should be read as one document.*

*Your *policy* describes the contract of insurance between you and us and gives you the details of what your *policy* does and does not cover.*

This contract of insurance is between you and us. It is not our intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else either any rights under this policy or the right to enforce any part of it.

*In return for you paying or agreeing to pay the premium, we will provide cover under the terms, exclusions, conditions and **endorsements** of this contract of insurance, during the **period of insurance** and within the **geographical limits**.*

English law will apply to this contract of insurance unless you and we agree otherwise in writing. The contractual terms and conditions and other information relating to this contract will be in the English Language.

Definitions

*Throughout this policy certain words and phrases are printed in **bold type**. These words and phrases are defined below and have the same meaning wherever they appear in **your** policy.*

Certificate of motor insurance	<i>The proof of the motor insurance you need by law. The certificate of motor insurance shows:</i> <ol style="list-style-type: none"><i>1. what car is covered;</i><i>2. who is allowed to drive your car; and</i><i>3. what your car can be used for.</i>
Endorsement	<i>A clause that alters the cover provided by the policy.</i>
Courtesy car	<i>A small A-Segment car (such as a Toyota Aygo or similar)</i>
Excess	<i>The part of a claim you must pay.</i>
Geographical limits	<i>Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and while your car is being transported within or directly between any of these countries.</i>
Immediate family	<i>The person you are married to or live with as though you were married, your civil partner, your children, step children, and foster children. This does not include business partners or associates.</i>
Market value	<i>The cost of replacing your car with a car of the same make, model, specification, age, mileage and condition as your car was immediately before the loss or damage happened.</i>
Period of insurance	<i>The period of time shown in your schedule during which your policy runs.</i>
Schedule	<i>The latest schedule we have issued to you. This forms part of the contract of insurance. It gives details of you, the period of insurance, the premium you have to pay, your car and details of any excesses or endorsements.</i>
Statement of insurance	<i>The form that shows the information that you give us, including information given on your behalf and verbal information you give prior to commencement of the policy.</i>
Terrorism	<i>Terrorism as defined in the Terrorism Act 2000.</i>
We, us, our	<i>Aioi Nissay Dowa Insurance Company of Europe plc as specified in the schedule, policy summary and certificate of motor insurance and anyone we appoint on our behalf</i>
You/your	<i>The person or company named as policyholder in your certificate of motor insurance, and shown under 'Policyholder details' in the schedule.</i>
Your car	<i>Any motor vehicle that you have given us details of and for which we have issued a certificate of motor insurance. Your car's registration number will be shown on your latest certificate of motor insurance, and</i> <i>any courtesy car supplied to you under an agreement between us and our approved repairer or a hire car company.</i>

Policy cover

Your schedule shows the level of cover you have chosen. The cover and policy sections applicable are shown below.

Section Name	Cover Applicable	
	Comprehensive	Third Party Only
Section A: Damage to your car	Included	
Section B: Broken Windscreen and Window Glass	Included	
Section C: Fire and Theft	Included	
Section D: Medical Expenses and physical assault benefit	Included	
Section E: Personal Belongings	Included	
Section F: Liabilities to Third Parties	Included	Included
Section G: Using your car abroad – Liabilities to third parties	Included	Included
Section H: Using your car abroad – Damage to your car	Included beyond 3 days only if shown in your schedule	
Section I: No Claims Discount	Included	Included
Section J: No Claims Discount Protection	Included only if shown in your schedule	Included only if shown in your schedule
Section K: Replacement locks	Included	

Section A - Damage to your car

What is covered	What is not covered
<p>We cover damage caused by accidental or malicious damage, or vandalism to:</p> <ul style="list-style-type: none"> • your car • your car's audio, communication, navigation and entertainment equipment that is permanently fitted to your car up to the following amounts: <ul style="list-style-type: none"> ◦ unlimited for equipment fitted as original equipment by the manufacturer or ◦ £750 for any other equipment, • your car's accessories or spare parts that are fitted into or onto your car or kept in your private garage • any child safety seat that is fitted to your car, even if there is no visible damage to it • a trailer up to £2,500 (if your schedule shows that you have the cover) <p><i>If your car is not roadworthy after an accident, which has been reported to us and we have accepted the claim, we will arrange to get you and your passengers home or to your planned destination. If you cannot complete your journey, we will pay for emergency overnight accommodation up to £150 for each person (up to £450 in total).</i></p> <p><i>If your car is damaged and we confirm it is a total loss (see page 21 – If the car is a total loss), we will pay for any vehicle tax that you are not able to recover from the licencing authorities.</i></p> <p><i>To keep you mobile, within the geographical limits only, we will offer you a courtesy car, free of charge, while your car is being repaired by one of our approved repairers (subject to availability). Once we have decided that your car can be economically repaired by our approved repairer and if it cannot be driven, we will provide the courtesy car on the next working day for as long as the repairs take.</i></p> <p><i>If your car is in a roadworthy condition, we will deliver the courtesy car when your car is collected for repairs.</i></p> <p>We will pay the costs following accidental or malicious damage, or vandalism to your car when we</p> <ul style="list-style-type: none"> • collect your car and take it to our nearest approved repairer if it cannot be driven and 	<ol style="list-style-type: none"> 1. Any excesses shown in the schedule unless your car is parked in your locked garage at the time of the accidental or malicious damage or vandalism. You must pay these amounts for every incident that you claim for under this section. 2. Any excesses shown in the schedule unless your car is accidentally damaged by another car and <ul style="list-style-type: none"> • the damage occurred in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands, and • the damage was not the fault of the person driving your car, and • you provide us with the registration number and make and model of the other car and if possible, the name of the driver of the car, and • we confirm that the driver of the car causing the damage was not insured and • the incident is reported to the Police as soon as possible and they assign a crime reference number. <p><i>Notwithstanding the above, if it cannot be established immediately that the damage was not the fault of the person driving your car or that the driver of the other car was not insured you may have to pay any excesses shown in the schedule. However if subsequently we are satisfied that the accident was not the fault of the person driving your car or that the driver of the other car was not insured we will repay any excesses you have paid.</i></p> 3. Any excesses shown in your schedule for young or inexperienced drivers will not apply if accidental damage is caused by a young or inexperienced driver when your car is in the care of <ul style="list-style-type: none"> • a garage or similar motor trade organisation for servicing or repair • a hotel or restaurant for the purpose of parking 4. Loss of or damage to your car or trailer caused by fire or by theft. 5. Loss of use of your car or trailer. 6. Wear and tear. 7. Mechanical, electrical, electronic and computer failure or breakdown or breakage. 8. Damage to tyres caused by braking, punctures, cuts or bursts. 9. Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.

What is covered	What is not covered
<ul style="list-style-type: none"> • deliver your car to your address in the geographical limits after it has been repaired. <p>See page 21 for details of how we will settle claims.</p>	<ol style="list-style-type: none"> 10. Your car or trailer losing value after, or because of, repairs. 11. Loss of or damage to your car or trailer resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer. 12. Your car or trailer being confiscated or destroyed by or under order of any government or public or local authority. 13. Any damage to your car or trailer caused deliberately by you or any person driving it with your permission. 14. Loss of or damage to your car or trailer caused by your immediate family, your boyfriend or girlfriend, or a person living in your home, taking your car or trailer without your permission 15. Any fines for any parking or driving offences or congestion charges, and any additional costs for any non-payment of these charges incurred in connection with a courtesy car. 16. Loss or damage to anything carried in or on your trailer 17. Any claim where the trailer is a caravan, trailer tent, livestock trailer, vehicle transporter, trailer with plant attached and any trailer used for commercial purposes

Section B - Broken windscreen and window glass

What is covered	What is not covered
<p>If the windscreen, window glass or glass sunroof in your car is broken we will pay the cost of repairing or replacing it. We will also pay for any repair to the bodywork that has been damaged by broken glass from the windscreen, windows or glass sunroof.</p> <p>If you call the Windscreen Claims Helpline and use one of our chosen glass companies, cover is unlimited. If you do not, the most we will pay under this section is £100 after taking off any excess.</p> <p>A claim under this section only will not affect your no claim discount.</p> <p>See page 8 for details of how we will settle claims.</p>	<ol style="list-style-type: none"> 1. The excess shown on your schedule for any claim if the glass is replaced rather than repaired. 2. Loss of use of your car. 3. Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available. 4. Mechanical, electrical, electronic or computer failures or breakdowns or breakages to sunroof and convertible hood mechanisms. 5. Repair or replacement of any windscreen, window or sunroof unless it is made of glass.

Section C - Fire and theft

What is covered	What is not covered
<p>We cover loss or damage caused by fire, theft or attempted theft to:</p> <ul style="list-style-type: none"> • your car • your car's audio, communication, navigation and entertainment equipment that is permanently fitted to your car up to the following amounts: <ul style="list-style-type: none"> ◦ unlimited for equipment fitted as original equipment by the manufacturer or ◦ £750 for any other equipment. • your car's accessories or spare parts that are fitted into or onto your car or kept in your private garage • a trailer up to £2,500 (if your schedule shows that you have the cover) <p>See page 21 for details of how we will settle claims.</p> <p>If your car is not roadworthy after an accident, which has been reported to us and we have accepted the claim, we will arrange to get you and your passengers home or to your planned destination. If you cannot complete your journey, we will pay for emergency overnight accommodation up to £150 for each person (up to £450 in total).</p> <p>If your car is damaged and we confirm it is a total loss (see page 21 – If the car is a total loss), we will pay for any vehicle tax that you are not able to recover from the licencing authorities</p> <p>Provided you have a Comprehensive policy, to keep you mobile, within the geographical limits only, we will offer you a courtesy car, free of charge, while your car is being repaired by one of our approved repairers (subject to availability). Once we have decided that your car can be economically repaired by our approved repairer and if it cannot be driven, we will provide the courtesy car on the next working day for as long as the repairs take.</p> <p>If your car is in a roadworthy condition, we will deliver the courtesy car when your car is collected for repairs.</p> <p>We will pay the costs following fire, theft or attempted theft to your car when we</p> <ul style="list-style-type: none"> • collect your car and take it to our nearest approved repairer if it cannot be driven and • deliver your car to your address in the geographical limits after it has been repaired. 	<ol style="list-style-type: none"> 1. Loss of or damage to your car when no-one is in it unless all its windows, doors, roof openings or convertible hood are closed and locked and all keys or devices needed to lock the car are with you or the person authorised to use your car. 2. The excesses shown in the schedule; unless your car is parked in your locked garage at the time of the fire, theft or attempted theft. You must pay these amounts for every incident that you claim for under this section. 3. Loss of use of your car or trailer. 4. Wear and tear. 5. Mechanical, electrical, electronic and computer failure or breakdown or breakage. 6. Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available. 7. Your car or trailer losing value after, or because of, repairs. 8. Loss of or damage to your car or trailer resulting from deception. 9. Loss of or damage to your car caused by your immediate family, your boyfriend or girlfriend, or a person living in your home, taking your car or trailer without your permission. 10. Your car or trailer being confiscated or destroyed by or under order of any government or public or local authority. 11. Loss from taking your car or trailer and returning it to its legal owner. 12. Any damage to your car or trailer caused deliberately by you or any person driving it with your permission. 13. Any fines for any parking or driving offences or congestion charges, and any additional costs for any non-payment of these charges incurred in connection with a courtesy car. 14. Loss or damage to anything carried in or on your trailer 15. Any claim where the trailer is a caravan, trailer tent, livestock trailer, vehicle transporter, trailer with plant attached and any trailer used for commercial purposes.

How we will settle your claim under

Section A - Damage to your car or

Section C - Fire and theft

If your car is damaged *If your car is damaged following an incident that is covered under your policy, we will arrange for one of our approved repairers to contact you.*

You will not need to get any estimates when you use one of our approved repairers and repairs can begin immediately after we have authorised them.

If the car is economically repairable *Our approved repairer*

- *will collect your car from you or if your car cannot be driven they will arrange for your car to be protected and taken to them.*
- *will provide you with a courtesy car (provided you have a Comprehensive policy), if they have one available, while your car is being repaired*
- *will clean your car before they return it to you*
- *will guarantee repairs for three years.*

You will have to pay any policy excess direct to the repairer.

If the condition of the car is better after the repair than it was just before it was damaged, we may ask you to pay towards it.

If you do not want to use one of our approved repairers this will not affect your right to claim. However, you will need to send us an estimate for us to authorise and we may need to inspect the car. We reserve the right to ask you to obtain alternative estimates. We may not be able to arrange all of the benefits provided by our approved repairer or automatically insure any courtesy car supplied to you.

If the car is a total loss

1 New replacement car

We will replace your car with a new one of the same make, model and specification if:

- *you are its first and only registered keeper*
- *you have owned the car (or it has been hired to you under a hire purchase agreement) since it was first registered from new*
- *your car was supplied as new within the geographical limits and within a year of you buying it, it is:*
 - *stolen and not recovered; or*
 - *damaged and we confirm it is a total loss; or*
 - *damaged and the repair cost exceeds 60% of its current new UK list price including VAT (where appropriate) of buying a new car of the same make, model and specification at the time of the loss or damage.*

We will only do this if:

- *a new replacement car is available immediately within the geographical limits and*
- *we have permission from any finance company to which you owe any outstanding loan on your car.*

We will also pay delivery charges.

If a replacement car of the same make, model and specification is not available, we will cover the cost of replacing your car with the most similar model from the same manufacturer.

2 Offer of payment

*If **your car** does not qualify for a new replacement, **we** will make **you** an offer of payment once an engineer has inspected and assessed the market value of **your car**.*

*If there is any outstanding loan on **the car**, **we** may pay the finance company first. If **our** estimate of the **market value** is more than the amount **you** owe them, **we** will pay **you** the balance. If our estimate of the **market value** is less than the amount **you** owe, **you** may have to pay the balance.*

*If **the car** is leased or on contract hire, **we** may pay the leasing or contract hire company first. If our estimate of the **market value** is more than the amount **you** owe the leasing or contract hire company, the amount **we** pay them will settle the claim. If **our** estimate of the **market value** is less than the amount **you** owe, **you** may have to pay the balance.*

*Any payment **we** make for total loss will be after **we** have taken off any applicable **excess**.*

*Whether **we** replace **your car** or **you** accept our offer for total loss, **your car** will belong to us. **You** must return **your certificate of motor insurance** to us. It is an offence under the Road Traffic Acts not to return the **certificate of motor insurance**.*

Section D - Medical expenses and physical assault benefit

<i>Medical expenses - What is covered</i>	<i>Medical expenses - What is not covered</i>
<p>If you or anyone in your car is injured in an accident involving your car, we will pay up to £500 in medical expenses for each injured person.</p>	<p>No cover is provided under this section if the policy is held in the name of a corporate organisation, a company or a firm.</p>
<i>Physical assault benefit - What is covered</i>	<i>Physical assault benefit - What is not covered</i>
<p>Road rage If you or anyone in your car is injured as a result of being physically assaulted following an accident involving your car, we will pay £250 for each assaulted person (up to £500 in total).</p> <p>We will pay the injured person or their legal representative.</p> <p>Car jacking If you or anyone in your car is injured as a result of being physically assaulted during the theft or attempted theft of your car, we will pay £250 for each assaulted person (up to £500 in total).</p> <p>We will pay the injured person or their legal representative.</p>	<p>No cover is provided under this section if</p> <ol style="list-style-type: none"> 1. the policy is held in the name of a corporate organisation, a company or a firm, or 2. the physical assault <ul style="list-style-type: none"> • is caused by a relative or person known to you or anyone in your car • is not reported to the Police as soon as possible • is not assigned a crime reference number by the Police. • happens outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands • is caused or contributed to, by anything said or done by you or anyone in your car after the accident.

Section E - Personal belongings

<i>What is covered</i>	<i>What is not covered</i>
<p>We will cover personal belongings in your car that are lost or damaged following an accident, fire or theft involving your car.</p> <p>You are covered for the cost of the item, less an amount for wear and tear and loss of value.</p>	<ol style="list-style-type: none"> 1. More than £500 for each incident. 2. Any goods, tools or samples that are carried as part of any trade or business. 3. Loss of or damage to telephone or other communication equipment, unless permanently fitted to your car. 4. Money, stamps, tickets, documents and securities (such as share or bond certificates), vouchers, lottery tickets, scratchcards, raffle tickets or Air Miles. 5. Loss or damage when no one is in your car unless all its windows, doors, roof openings or convertible hood are closed and locked and all keys or devices needed to lock your car are with you or the person authorised to use your car. 6. Any property insured under any other policy 7. Loss or damage to personal belongings carried in or on a trailer 8. Wear, tear, loss of value or loss of use

Section F - Liabilities to third parties

What is covered	What is not covered
<p>We cover legal liability for the death of or injury to any person and damage to property caused by or arising out of:</p> <p>Cover for you</p> <ol style="list-style-type: none"> 1. you using your car. 2. you using a motor car not belonging to you and not hired to you under a hire purchase agreement or leased to you under a leasing agreement, provided that: <ol style="list-style-type: none"> a) your current certificate of motor insurance allows you to do so; and b) you have the owner's permission to do so; and c) you still have your car and it has not been damaged beyond economical repair nor been stolen and not recovered; and d) the motor car is registered within the geographical limits; and e) you are not using the motor car outside of the geographical limits; and f) you are not insured under any other insurance to drive the motor car; and g) there is a current and valid policy of insurance held for that motor car in accordance with the Road Traffic Acts. 3. you using your car to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to your car and if allowed by law, provided it is not being towed for hire or reward. <p>Cover for other people</p> <ol style="list-style-type: none"> 1. any person driving your car with your permission (as long as your certificate of motor insurance shows that he or she is allowed to drive your car). The person driving must not be excluded from driving your car by any endorsement, exception or condition. 2. any person using (but not driving) your car, with your permission, for social, domestic and pleasure purposes. 3. any passenger in, getting into or getting out of your car. 4. any person using your car, with your permission (as long as your certificate of motor insurance shows that he or she is allowed to drive your car) to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to your car and if allowed by law, provided it is not being towed for hire or reward. 	<ol style="list-style-type: none"> 1 Any amount we have not agreed to in writing. 2 Death of or injury to any of your employees during the course of their work, even if the death or injury is caused by anyone insured by this policy. 3 Loss of or damage to property owned by or in the care of the person who is claiming cover under this section. 4 Any loss of or damage to your car, a trailer, trailer caravan or broken-down vehicle covered by this policy. 5 Any claim for pollution or contamination, unless it is caused by a sudden, identifiable event which was unintended and unexpected and happened at one specific time and place. 6 Any amount over £1,000,000, for any one pollution or contamination event. 7 Any amount over £20,000,000 for any one claim or series of claims arising from one event that causes loss of or damage to property, including any indirect loss or damage. This limit includes all costs and expenses. <p>However, we will provide the minimum cover needed under compulsory motor insurance legislation.</p>

<i>What is covered</i>	<i>What is not covered</i>
<p>We will also cover:</p> <ol style="list-style-type: none"> 1. <i>solicitors' fees reasonably incurred for representation at any coroner's inquest, fatal accident inquiry or magistrates court (including a court of equal status in any country within the geographical limits);</i> 2. <i>legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving caused by an accident covered under this policy;</i> 3. <i>any costs and expenses for which your employer or business partner is legally liable as a result of you using your car for their business;</i> 4. <i>any other costs and expenses for which we have given written permission; and</i> 5. <i>emergency treatment charges set out in the Road Traffic Acts.</i> <p><i>If anyone who is insured by this section dies while they are involved in legal action, we will give the same cover as they had to their legal personal representatives.</i></p>	

Section G - Using your car abroad - Liabilities to third parties

<i>What is covered</i>	<i>What is not covered</i>
<p>We will cover your minimum legal liability to others while you or any other driver covered by this policy and allowed to drive on your current certificate of motor insurance are using the car within the European Union and any other country which the Commission of the European Communities is satisfied has made arrangements under Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle. This cover is the minimum required to comply with the laws of compulsory insurance for motor vehicles.</p> <p>You do not need an International Motor Insurance Card (Green Card) for visits to these countries.</p> <p><i>Further information on the countries that follow the above EU directive can be found by visiting www.mib.org.uk.</i></p>	<p><i>If your certificate of motor insurance allows you to drive any other vehicle, that cover does not apply outside of the geographical limits.</i></p>

Section H - Using your car abroad - Damage to your car

What is covered	What is not covered
<p>We will provide the cover shown on your schedule while you or any driver covered by this policy and allowed to drive on your current certificate of motor insurance are using the car within the countries referred to in Section G above for visits of a temporary nature for up to 3 days in any one period of insurance provided your main permanent residence is in the geographical limits.</p>	

The following section only applies if it is listed in **your schedule**.

What is covered	What is not covered
<p>In addition to the 3 days cover detailed above, we will also provide the cover shown in your schedule while you or any driver covered by this policy and allowed to drive on your current certificate of motor insurance are using the car within the countries referred to in Section G above, provided your main permanent residence is in the geographical limits.</p> <p>You do not need an International Motor Insurance Card (Green Card) for visits to these countries.</p> <p>The number of days covered in any one period of insurance is shown as "Foreign Use" under the "Policy Details" in your schedule.</p> <p>Further information on the countries that follow the above EU directive can be found by visiting www.mib.org.uk.</p> <p>If you want to extend your policy to give the same cover to a country outside the countries referred to above, you must:</p> <ol style="list-style-type: none"> 1. tell us before you leave; 2. get our written agreement to cover you in the countries involved; and 3. pay any additional premium we ask for. <p>If we agree to your request, we will issue you with an International Motor Insurance Card (Green Card) as legal evidence of this cover.</p> <p>We will also pay customs duty if your car is damaged and we decide not to return it after a valid claim on the policy.</p>	

Section I - No claim discount

What is covered	What is not covered
<p>As long as a claim has not been made during the period of insurance immediately before your renewal, we will include a discount in your renewal premium. You may not transfer this discount to any other person.</p> <p>If a claim is made during the period of insurance, the discount will be stepped back in accordance with our current scale. You may also have to pay a higher excess.</p> <p>Your no claim discount will not be affected if the only claims made are for</p> <ul style="list-style-type: none"> • accidental damage caused by another car (under section A – Damage to your car) if <ul style="list-style-type: none"> • the damage occurred in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands, and • the damage was not the fault of the person driving your car, and • you provide us with the registration number and make and model of the other car and if possible, the name of the driver of the car, and • we confirm that the driver of the car causing the damage was not insured and • the incident is reported to the Police as soon as possible and they assign a crime reference number. <p>Notwithstanding the above, if it cannot be established immediately that the damage was not the fault of the person driving your car or that the driver of the other car was not insured you may lose your no claim discount. However if subsequently we are satisfied that the accident was not the fault of the person driving your car or that the driver of the other car was not insured we will reinstate your no claim discount and refund any premium which may be due to you as a result.</p> <ul style="list-style-type: none"> • repairing or replacing broken windscreen, window glass or glass sunroof (under Section B - Broken windscreen and window glass) or • Emergency treatment charges (under section F – Liabilities to third parties). <p>If you are the only person named in your schedule as entitled to drive and you effect a policy with us on an additional car that will only be driven by you, we will include a discount in your premium.</p>	

<i>What is covered</i>	<i>What is not covered</i>
<p>If during the period of insurance any person named in your schedule as entitled to drive does not make a claim on your policy, we will include a discount in their premium if they effect a policy in their own name with us. Such discount may be lower than the discount included in your policy, may not be transferred to any other person and may not be recognised by other insurers.</p>	

Section J - No claim discount protection

This section only applies if it is listed in your schedule.

<i>What is covered</i>	<i>What is not covered</i>
<p>You will not lose any of your no claim discount as long as:</p> <ol style="list-style-type: none"> 1. no more than two claims are made in any period of three years under any policy held by you or any named driver; and 2. you have paid any extra premium we ask for. <p>After a second claim is made in any three-year period under any policy held by you or any named driver, this policy section will no longer apply and any further claims will result in a loss of no claim discount.</p> <p>The protection provided under this section only applies to your no claim discount. It does not protect your premium and you may have to pay a higher premium or excess if any claims are made.</p>	

Section K - Replacement locks

<i>What is covered</i>	<i>What is not covered</i>
<p>We cover theft of any device used for starting your car or using its locks or immobiliser.</p> <p>We will settle any claim by paying to reprogramme or replace the appropriate locks or locking mechanism of your car.</p>	<ol style="list-style-type: none"> 1. Any excess shown under “Theft” in your schedule 2. Accidental loss of any device used for starting your car or using its locks or immobiliser 3. Theft of any device for starting your car or using it’s locks or immobiliser when they are <ol style="list-style-type: none"> a. left in, or in the vicinity of your car and your car is unattended or there is no one in it or b. taken without your permission by a member of your immediate family, your boyfriend or girlfriend, or a person living in your home.

Exceptions that apply to the whole of your motor insurance policy

1. **We will not cover claims arising directly or indirectly from any of the following:**
 - **your car being driven by, or being in the charge of, someone who is not described in your certificate of motor insurance as entitled to drive.**
 - **your car being driven, with your permission, by anyone who you know does not hold a valid driving licence or is disqualified from driving. However, we will still give cover if the person used to hold a licence and is allowed to hold one by law.**
 - **your car being driven by someone who does not meet all the conditions of their driving licence.**
 - **your car being used for a purpose that is not included in your certificate of motor insurance.**

However, this exception will not apply to claims under Section A - Damage to your car, Section B – Broken Windscreen and window glass or Section C – Fire and theft while your car is with a member of the motor trade for servicing or repair or being parked by an employee of a hotel, restaurant or car-parking service.

2. **If you receive**
 - 2.1. a) a mileage allowance from your employer or
 - 2.1. b) a mileage allowance from a UK registered voluntary organisation or
 - 2.2. any payment for giving people lifts in your car as part of a car-sharing agreement this policy is not valid if:
 - **your car is made or altered to carry more than eight people including the driver.**
 - **you are carrying the passengers as part of a business of carrying passengers.**
 - **the total payments for any mileage allowance you receive exceed the published guidelines of HM Revenue and Customs (refer www.hmrc.gov.uk)**
 - **you are making any profit from the payments you receive.**
3. **We will not pay for loss, damage, injury or legal liability if it is caused directly or indirectly by the following:**
 - **Ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste arising from burning nuclear fuel.**
 - **The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or part of that equipment.**
 - **Pressure waves caused by aircraft (and other flying objects) travelling at or above the speed of sound.**
 - **War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power.**
 - **Acts of terrorism.**

4. **We** will not pay claims arising directly or indirectly from earthquakes, riot or civil disturbance outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, except under section H.
5. **We** will not pay for any liability **you** accept under an agreement or contract unless **you** would have been legally liable anyway.
6. Any decision or action of a court which is not within the **geographical limits** is not covered by this policy unless the proceedings are brought or judgement is given in a foreign court because **the car** was used in that country and **we** had agreed to cover it there.
7. **We** will not pay any claims arising directly or indirectly from any car being in a place used for the take-off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come within the customs examination area or any part of airport premises to which the public does not have vehicular access.
8. **We** will not cover any claim if **your car** is used:
 - in a rally;
 - in a competition;
 - in a motor trial;
 - on a racetrack;
 - on a circuit; or
 - on a prepared course.

However, **we** will provide the minimum cover needed under compulsory motor legislation.

Conditions that apply to the whole of your motor insurance policy

- 1. Reporting a claim** *You must call the Claims Helpline as soon as possible to report any incident that may lead to a claim.*
The Claims Helpline number can be found on the cover of this policy booklet.
If there has been a theft or attempted theft, you must tell the Police immediately
You must send us any letter, claim, writ or summons as soon as you receive it. You must also let us know straight away if you or your legal advisers know of any prosecution, inquest or fatal accident inquiry arising from any incident that may lead to a claim.
- 2. Dealing with claims** *You or any other person who claims under this policy must not negotiate, admit fault or make any payment, offer or promise of payment unless you have our written permission.*
In dealing with your claim, under the terms of this policy we may:
 - a) defend or settle any claim and choose the solicitor who will act for you in any legal action; and*
 - b) take any legal action in your name or the name of any other person covered by this policy.**We can do any of these in your name or in the name of any person claiming under this policy. Anyone who makes a claim under this policy must give us any reasonable information we ask for.*
- 3. Compulsory insurance** *If the law of any country says we must make a payment that we would not otherwise have paid, you must repay this amount to us.*
- 4. Other insurance** *If any incident that leads to a claim is covered under any other insurance policy, we will only pay our share of the claim.*
- 5. Looking after your car and trailer** *Anyone covered by this policy must take all reasonable steps they can to protect your car and trailer and anything in or attached to them against loss or damage. Your car and trailer must be kept in a roadworthy condition. We may examine your car and trailer at any time.*
- 6. Keeping to the terms of the policy** *We will only pay claims if:*
 - a) any person claiming cover has met all the terms of the policy, as far as they apply; and*
 - b) the declaration and information given on the proposal or shown on the **statement of insurance** which this contract is based on is complete and correct as far as you know.*
- 7. Fraud** *We will not pay any claim which is in any part fraudulent or exaggerated, or if you, or anyone acting for you, uses fraudulent methods to get benefits under this policy.*
In these circumstances, all cover will be cancelled from the date of the fraud or misrepresentation and no premium will be refunded to you. If we have made a payment we would not otherwise have made you must repay that amount to us.
We may also notify relevant authorities so that they can consider criminal proceedings.

8. Cancelling your policy *You have 14 days from the later of the start date of the policy or the date you receive the policy documents to cancel the cover. You can cancel by telephoning us and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. We will refund any premium paid in full provided no incident has occurred that may give rise to a claim under your policy. If such an incident has occurred, you will only be charged a proportion of the premium to reflect the time you were covered under your policy. If we have paid for the total loss of your car, you must pay the full annual premium and you will not be entitled to any refund.*

After the 14-day period, you can cancel this policy by telephoning us and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. Cancelling any direct debit instruction does not mean you have cancelled your policy. If no claims have been made during the current period of insurance, you will only be charged a proportion of the premium to reflect the time you were covered under your policy.

If we have paid for the total loss of your car, you must pay the full annual premium and you will not be entitled to any refund. If any claim made was not for the total loss of your car, we will deduct the costs of any payments made by us for the claim (or claims) from any refund. If the cost of the claim (or claims) is more than the annual premium, you must pay the full annual premium.

If we have paid for the total loss of your car, you must pay the full annual premium and you will not be entitled to any refund. If any claim made was not for the total loss of your car, we will deduct the costs of any payments made by us for the claim (or claims) from any refund. If the cost of the claim (or claims) is more than the annual premium, you must pay the full annual premium.

We have the right to cancel this policy at any time by sending you seven days' notice to your last known address where there is a valid reason for doing so. If you live in Northern Ireland, we will also send notice to the DVLI. Valid reasons include but will not be limited to those listed below;

- *Changes to the information detailed on your proposal, statement of insurance or statement of fact, schedule or certificate of motor insurance which result in the risk of providing cover to you no longer being acceptable to us*
- *Where the circumstances of a new claim, or an incident we have become aware of mean that we no longer wish to provide cover*
- *Where you, a person acting on your behalf, or any person covered to drive the car uses threatening, intimidating or abusive behaviour or language towards our staff, suppliers or agents acting on our behalf.*
- *Where any person claiming cover under this policy fails to provide us with reasonable information or documents (such as no claims bonus) we ask for. (Notice will be sent to you allowing you an opportunity to reflect the situation by providing us with the information or documents).*
- *Where you or anyone acting on your behalf failed to take reasonable care to provide us with accurate information when you took out, renewed or asked for changes to be made to your policy*
- *Where your direct debit payments have not been made or the direct*

debit instruction has been cancelled. (Notice will be sent to you allowing you an opportunity to rectify the situation by paying the full outstanding premium).

You will only be charged a proportion of the premium to reflect the cover provided unless there has been a total loss claim. Where there has been a total loss claim you will be required to pay the full premium and there will be no refund.

9. Changes you must tell us about

You must tell us about any of the following changes straight away. If you do not tell us about any changes to the information on your statement of insurance, schedule or certificate of motor insurance it may mean that your policy is invalid and that it does not operate in the event of a claim.

- *You sell your car, change your car or trailer, or its registration number, or you get another car.*
- *There is any change of drivers.*
- *Anyone who drives your car receives a motoring conviction, (including fixed penalty offences).*
- *Anyone who drives your car develops a health condition which requires notification to the DVLA.*
- *You change the purpose your car is used for.*
- *Anyone who drives your car changes their job, starts a new job, including any part-time work, or stops work.*
- *Your car is changed from the manufacturer's original specification.*

This would include:

- *Changes to the bodywork, such as spoilers or body kits,*
- *Changes to suspension or brakes,*
- *Cosmetic changes such as alloy wheels,*
- *Changes affecting performance such as changes to the engine management system or exhaust system, and*
- *Changes to the audio/entertainment system,*

- Please be aware that this is not a full list of all possible changes- all changes made from the manufacturers standard specification must be disclosed.

- *You take your car abroad, outside the European Union.*
- *You take your car abroad and require cover for your vehicle in excess of the number of days shown as 'Foreign Use' on your schedule.*
- *You change your address or the address where you keep your car overnight.*
- *Anyone who drives your car passes their driving test or has their driving licence revoked.*
- *The details in the schedule change.*
- *Your car is involved in an accident or fire, or someone steals, damages or tries to break into it.*
- *Anyone who drives your car is involved in any accident or has a vehicle damaged or stolen regardless of whether a claim was made.*
- *There is a change to your estimated annual mileage.*
- *Anyone who drives your car has insurance refused, cancelled or had special terms put on.*
- *There is a change of main user of your car.*

When you tell us about these changes we may reassess your premium and/or excess.

Part 4. Your Enhanced Key Protection policy

This policy is underwritten by 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, financial services register no 202039. Registered address for both is Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered number for Ageas Insurance Limited is 354568 England and Wales and for Ageas Services (UK) Limited is 00179136 England and Wales.

Key Protection

*This Key Protection policy provides insurance in the event of accidental damage to, loss or theft of **your keys**. **We** will **reimburse you** up to the limit of £1,500 including VAT and **we** will assist with the arrangements for replacing **your keys** and **locks**, opening of safes or onward transportation. Please note that damage to **locks** alone is not covered.*

*This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully especially the section entitled 'How to Make a Claim'. Please keep this document in a safe place in case **you** need to refer to it for any reason.*

Your policy will end if:

- (a) **you** do not pay the premium;*
- (b) **your** residential address is no longer in the **United Kingdom**;*
- (c) **you** or **we** cancel the policy.*

Looking after your Keys

- Never have anything with **your** name and address attached to **your keys**.*
- Never leave **your keys** under doormats, on a string through the letterbox, under a stone, on top of a door or window frame etc. An opportunist thief may be watching.*
- Never leave vehicle **keys** close to the front door or where they can be seen.*
- Never leave doors or windows open when **you** go out.*

How to make a claim

*We hope **you** will not suffer any misfortune that would result in **you** making a claim, but if **you** do, the following guidance may be of assistance.*

- 1. Tell the police as soon as reasonably possible if **you** suspect theft of **your keys**.*
- 2. Please read **your** policy document to check that the cause of the claim is covered.*
- 3. If **you** believe **your** claim to be valid then please telephone Ageas Insurance Limited on: 0345 125 2447 as soon as reasonably possible.*
- 4. Ageas Insurance Limited will arrange the **appropriate solution** and assistance for **you** and **we** will either **reimburse** or pay for any valid costs incurred up to the policy claim limit.*

Definitions

*The following terms have the meaning given below wherever they appear in **bold** in this policy.*

Appropriate solution	<i>The most appropriate and cost effective course of action when assessing your claim.</i>
Keys/Locks	<i>Any keys and the associated locks including vehicle (including electronic, remote and proximity keys), home and office (including security safe), garage, shed, outbuildings and gates. We will only provide a replacement key and one duplicate key for each key covered under a valid claim.</i>
Period of Insurance	<i>This policy will run concurrently with your motor insurance policy for a maximum of 12 months, as detailed on the applicable insurance policy schedule.</i>
Policy Limit	<i>The total amount payable, under this policy, in respect of each insured incident and in total for all insured incidents in any period of insurance is £1,500 including VAT.</i>
Reimburse(d)/ Reimbursement	<i>Where a payment has to be made by you, we will repay you up to the policy limits subject to the policy conditions.</i>
Stranded	<i>If you are without transport to your onward destination.</i>
You/Your	<i>The person(s) named on the policy schedule and any immediate member of your family permanently residing at the same address during the period of insurance.</i>
United Kingdom	<i>England, Scotland, Wales, Northern Ireland including Isle of Man & the Channel Islands.</i>
We/us/our	<i>Ageas Insurance Limited and/or Ageas Retail Limited. Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No 354568</i>

What is covered

*In the event of any of the insured incidents, **we** will **reimburse you** up to the limit of £1,500 including VAT and **we** will assist with the arrangements for replacing **your keys** and **locks**, opening of safes or onward transportation.*

Insured Incidents

1. Theft or loss of **your keys**

*If **your** vehicle, home, office, garage, gate or any outbuildings including shed **keys** are stolen or lost anywhere in the **UK**, **you** must report this to both the police, obtaining a crime reference number (if stolen), and Ageas Insurance Limited. Following validation of **your** claim **we** will **reimburse you** or pay for the cost of **your key** or **lock** replacement up to the **policy limit**.*

2. Broken or locked in **keys**

*If **your keys** are locked in **your** vehicle, home or office or broken in any **lock** denying **you** access to **your** property, **you** must report this event to Ageas Insurance Limited. Following validation of **your** claim **we** will **reimburse you** or pay for the cost of gaining access and if necessary provide **reimbursement** for a replacement **key**, or repair or replacement of the damaged **lock**, up to the **policy limit**.*

3. **Stranded** due to theft or loss of **key**

*If **you** are **stranded** due to theft or loss of **your** vehicle **keys** and have no access to **your** vehicle **we** will pay £75.00 per day including VAT for vehicle hire, for up to 3 days. As an alternative, public transport or taxi fares may be **reimbursed**.*

Claims Conditions

1. For an insured incident, **we will find an appropriate solution for you or we will reimburse your incurred costs, up to the policy limit. We will only provide one replacement key and one duplicate key for each key covered under a valid claim.**
2. All lost or stolen **keys** or **keys** locked in **your** vehicle, home or office or broken in a **lock** must be reported to Ageas Insurance Limited on: 0345 125 2447 as soon as possible. Lines are open 24 hours 7 days a week 365 days of the year.
3. The police must be notified of all stolen **keys** and a crime reference number obtained in order to proceed with the claim.
4. Following validation of **your** claim **we will either find an appropriate solution for you or we will reimburse your incurred costs, up to the policy limit. For any claims requiring reimbursement you must forward the original detailed invoice(s), receipt(s) and crime reference number to us as soon as possible after notifying Ageas Insurance Limited.**
5. Claims for **reimbursement** of public transport or taxi fares will be assessed individually. All receipts and tickets for **you** and **your** passengers must be retained as proof of **your** claim.
6. If any incident that leads to a valid claim is covered under any other insurance policy, **we will only pay our share of the claim.**

Exclusions

We will not cover

1. All costs incurred where **you** have not notified Ageas Insurance Limited within a reasonable time of the incident.
2. Any claim for theft of **keys** which is not reported to the police within a reasonable time of the incident and a crime reference number obtained.
3. Any claims for public transport or taxi fares with no valid receipts or tickets.
4. Any claim for replacing **locks** when only parts need changing.
5. Any claim for damage to **locks** by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
6. Any claim for damage to **locks** alone where there is no associated damage to the **keys**.

7. Any claim for loss or damage caused by any act of war, invasion or revolution.
8. **Locks** that are damaged prior to the loss or theft of **keys**.
9. Replacement **locks** or **keys** of a higher standard or specification than those replaced.
10. Charges or costs incurred where Ageas Insurance Limited arranges for the attendance of a contractor at a particular location and **you** fail to attend.
11. Charges of costs incurred where **you** make alternative arrangements with a third party once Ageas Insurance Limited has arranged for a contractor to attend a particular location unless otherwise agreed by **us**.

Geographical limits

This policy will only take effect for **keys** linked to property that is within the boundaries of the **United Kingdom**.

Policy Conditions

labelling this Policy

You can cancel **your** policy within 14 days of the purchase date of **your** motor insurance policy or the date **you** receive the policy documents (whichever is the later) by phoning 0345 217 6435.

We may cancel this policy by giving **you** at least 14 days written notice at **your** last known address. Valid reasons may include but are not limited to:

1. Fraud
2. Non Payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions
5. **You** or **we** cancel **your** underlying car insurance policy

This policy runs concurrently with your motor insurance policy. If **your** motor insurance policy is cancelled for any reason this policy will also be cancelled.

Please see page 34 for full details.

The Law that applies to this policy

This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

The language that applies to this policy

The contractual terms and conditions and other information relating to this contract will be in the English language.

Our approach to your Privacy

*The privacy and security of **your** personal information is very important to **us**. **We** want to assure **you** that **your** information will be properly managed and protected whilst in **our** hands. This notice explains who **we** are and how **we** collect and use **your** personal information. It will also help **you** understand who **we** may share **your** personal information with and why and how **we** use it to help **us** to improve **our** services to **our** customers. **We** will never sell **your** personal information to third parties for marketing. **We** are Ageas Retail Limited trading as Aioi Nissay Dowa Insurance and are part of the Ageas group of companies. If **you** want to know more about the Ageas group and Ageas brands please go to www.ageas.co.uk.*

*When **you** apply for insurance and/or take out an insurance policy, **we** ask **you** to share **your** personal information with **us**. **Your** personal information means any information **we**, **your** insurer and carefully selected third parties hold about **you** and any information **you** give **us** about anyone else, including any sensitive personal information **you** provide. Sensitive personal information will include information relating to health conditions, race, religion and criminal convictions.*

*Please read this section carefully as it contains important information about how **we** and/or **your** insurer and/or carefully selected third parties **we** work with, use **your** personal information. In this section, we've explained the main ways that **we** use **your** personal information, **you** should read the full details of how **we**, **your** insurer and/or third parties use this, **you** should contact Aioi Nissay Dowa Insurance at the address below. **You** should show this information to all persons shown in **your** schedule as it may also apply to them.*

***You** acknowledge that by providing **your** personal information to **us**, **you** consent **us** collecting it and using it as set out in this notice. If **you** provide **us** with personal information about others (i.e. **your** family), **you** confirm that **you** have the consent of these individuals to supply their personal information to **us**.*

How we collect, use and look after your information

***We**, **your** insurer and third parties use **your** personal information to provide **you** with an insurance quote, to arrange and manage **your** insurance policy and provide **you** with the services described in **your** policy documents and also detailed in this notice. **We** also use **your** personal information to prevent and detect fraud and financial crime and/or for the purposes detailed in this notice.*

*If **you** have obtained a quote for a policy with **us** through a price comparison website, the information in this notice will apply in addition to any information given to **you** by that price comparison website about their use of **your** personal information.*

*Aioi Nissay Dowa Insurance, **your** insurer and third parties may share **your** personal information:*

- *with other companies within the same group as **us**;*
- *with other insurers and business partners or agents or third parties for the purposes set out in this notice;*
- *with organisations that have a specific role laid out in law such as regulatory authorities;*
- *if required or permitted to do so by law;*
- *with credit reference agencies;*

- for the other purposes set out in this notice.

Aioi Nissay Dowa Insurance, **your** insurer and third parties may also:

- research, collect and use data about **you** from publicly available sources, including opinions and comments made public through social media and networking sites;
- use **your** personal information and information about **your** use of **our** products and services to carry out research and analysis and manage and develop our business; and
- check **your** personal information against and collect additional personal information from databases available to **us**.

The personal information **we** collect from **you** may be transferred to, stored and processed outside of the European Economic Area. **We**, **your** insurer and **our** service providers may use cloud based computer systems (i.e. a network of remote servers hosted on the internet which process and store **your** personal information) to which foreign law enforcement agencies may have the power to access. By giving **us** **your** personal information **you** are agreeing to this taking place. Where **we** do this **we** will take all reasonable steps to adequately protect **your** personal information.

How we will market to you

We will only contact **you** with information about **our** other products and services if **you** have given **us** **your** permission.

As part of **our** service to **you**, **we** may telephone **you** about any quotation **you** receive from **us**. This may be a quotation for a new policy or for the renewal of an existing insurance policy **you** hold, to talk through **your** renewal.

If **you** do not want **us** to use **your** personal information for marketing or do not wish to hear from **us** as a follow up to a new or renewal quotation **we** provide to **you** please contact **us** on 0845 217 6435.

How we collect and use your information to prevent and detect fraud and financial crime

We and/or **your** insurer may also collect personal information about **you** from databases **we** have access to and publically available sources (such as social media and networking sites) as part of **our** investigations into fraudulent behaviour. Along with other companies in the insurance industry **we** may also, for fraud prevention purposes, share **your** personal information:

- with fraud prevention agencies. **Your** personal information will be checked with, and recorded by, a fraud prevention agency. If false or inaccurate information is provided and fraud is identified, details will be passed to the fraud prevention agencies. This information will be accessed and used by Aioi Nissay Dowa Insurance, law enforcement agencies and other organisations to prevent fraud and money laundering. Other organisations may search the databases held by these fraud prevention agencies when **you** make an application to them for financial products. If such companies suspect fraud, **we** will share **your** personal information with them. The information Aioi Nissay Dowa Insurance shares may be used by those companies when making decisions about **you**; and
- with operators of registers available to the insurance industry to check information **you** provide. These include the Claims and Underwriting Exchange Register and Motor Insurance Anti-Fraud and Theft Register (for Motor Insurance). **We** may pass information relating to **your** insurance policy and any incident to the operators of these registers, their agents and suppliers.

- (for Motor Insurance only) with the Motor Insurance Database (MID) which may be used to establish whether a driver is insured to drive a vehicle and/or for preventing or detecting crime. If **you** are involved in an accident in the UK or abroad, the MID may be searched to obtain relevant policy information. **You** can find out more at www.mib.org.uk

Dealing with others on your behalf

We will always deal with **your** spouse, partner or a person **you** have selected who calls **us** on **your** behalf, provided they are either named on the policy or **you** have given us permission to discuss **your** details with them. If at any time **you** would prefer **us** to deal only with **you**, please let **us** know.

Further information

You can ask for further information about Aioi Nissay Dowra Insurance's use of **your** personal information or complain about its use, by writing to **us** at:

Data Protection Officer,
Aioi Nissay Dowra Insurance,
Prospect House,
Gordon Banks Drive,
Trentham Lakes North,
Stoke-on-Trent,
ST4 4TW.

You can request a copy of your personal information held by **us**, by writing to **us** at:

Data Protection Officer,
Ageas Retail Limited,
Ageas House,
Hampshire Corporate Park,
Templars Way,
Eastleigh,
Hampshire,
SO53 3YA.

We may make a small charge for this service.

Please make sure **you** tell **us** **your** name, address and insurance policy number in any request **you** send to **us**.

What to do if you have a complaint

If **you** are unhappy with the service that has been provided, **you** should contact **us**. **We** will try to resolve **your** complaint by the end of the third business day and send **you** our summary resolution letter. If **we** are unable to do this, **we** will write to **you** within five working days to let **you** know what **we** are doing to resolve **your** complaint and let **you** know who is dealing with the matter. 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. **You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with either **our** summary resolution or final response letter, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

*If **your** complaint is about the way **your** policy was sold to **you**, contact Aioi Nissay Dowa Insurance at:*

*Customer Relations
Aioi Nissay Dowa Insurance
Prospect House
Gordon Banks Drive
Trentham Lakes North
Stoke-on-Trent
ST4 4TW*

*If **your** complaint is in respect of the claims service, contact us at:*

*Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Eastleigh
Hampshire
SO53 3YA
Web: www.ageas.co.uk/complaints*

***You** can contact the Financial Ombudsman Service at the address below, however they will only consider **your** complaint once you've tried to resolve it with us.*

*Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk*

*Referral to the Financial Ombudsman Service is free of charge, but **you** must do so within six months of the date of the resolution letter.*

*If **You** do not refer **your** complaint within six months of **our** final response to **you**, the ombudsman will not have **our** permission to consider **your** complaint and therefore will only be able to do so in very limited circumstances. For example, if **you** believe that the delay was as a result of exceptional circumstances.*

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). Please see page 14 for further details.

Aioi Nissay Dowa Insurance Europe