

keyfacts

Executive and Private/Public Hire Policy Summary of cover – Version 1

This information is a summary of the cover provided by the Ecclesiastical Insurance Office plc Executive and Private/Public Hire policy.

Our policy provides you with insurance for your vehicle as follows:-

Loss or damage to your vehicle
Liability to others
Personal accident
Medical expenses
Personal effects
Foreign travel

The summary highlights the main features and exclusions as well as other information that will help you decide if the policy meets your needs. A significant exclusion is something which may affect your decision as to whether the policy is suitable for you, it may also be unusual compared to products offered by other companies. These exclusions are marked with an ✘ under the significant exclusions and limitations throughout.

In addition, there are “Conditions – applying to all sections of the policy” and “Exceptions – applying to all sections of the policy” detailed in the policy booklet. For example, you have a duty to take reasonable steps to protect your vehicle from loss or damage and the policy does not apply when the vehicle is being driven by anyone other than a permitted driver.

It is important to note that this summary does not contain all the terms and conditions that may apply, this information can be found from:-

- The policy booklet.
- The certificate of motor insurance which shows who can drive the vehicle and the limitations for use e.g. social, domestic and pleasure or business use, which you have agreed with your insurance intermediary.
- The schedule which, together with the policy booklet, shows the cover you have chosen e.g. comprehensive, fire and theft etc and any endorsements or excesses that apply.

The full policy documentation will be sent to you after you have taken out the policy. However, the policy booklet is available beforehand from your insurance intermediary on request.

How long does the policy cover me for?

The policy is valid for 12 months from the start date indicated on your schedule. You should receive notice from us that your policy is approaching renewal at least 21 days before the due date.

Loss or damage to your vehicle

This section covers you for loss or damage to the vehicle you have told us about including any items supplied by the manufacturer as standard or as an optional extra and any items permanently fitted or attached.

Features and Benefits	Significant Exclusions and limitations
<p>Settling claims When we settle a claim we will either repair or replace the vehicle or pay an amount in cash equivalent to the value of any loss or damage</p> <p>In the event of a total loss we will pay the market value at the time of the loss unless the vehicle is less than 12 months old.</p> <p>New vehicle replacement provided if your vehicle is stolen and not recovered or a total loss within 12 months of buying it as new.</p> <p>For hire purchase/leased vehicles the amount we pay in settlement of a claim will normally be paid to the hire or leasing company.</p>	
<p>Covers loss or damage by fire and theft</p>	<p>Excess – the standard excess that you have to pay is £350, unless we have agreed a different amount with you. The schedule will show the amount that applies.</p> <p>✘ Excludes theft when the ignition keys are left in the vehicle – page 7 of the policy</p> <p>✘ Excludes any subsequent reduction in the market value of a vehicle that has been repaired – page 7 of the policy.</p>
<p>If comprehensively insured – includes accidental damage.</p>	<p>Excess – the standard excess that you have to pay is £350, unless we have agreed a different amount with you. In addition, there are young or inexperienced driver excesses as follows:-</p> <p>Over 25 but non UK licence- holder or UK licence held less than 12 months £500</p>

	<p>Under 21 £1000</p> <p>21 – 24 £500</p> <p>25 – 29 £350</p> <p>✘ Excludes any subsequent reduction in the market value of a vehicle that has been repaired – page 7 of the policy.</p>
If comprehensively insured – includes windscreen and glass breakage	Excess – the standard excess that you have to pay is £60.

Liability to others

Features and Benefits	Significant Exclusions and limitations
<p>This covers your legal liability to others against claims for injuries caused, or damage to their property, arising out of the use of your vehicle or any vehicle to which this policy extends to cover you for.</p> <p>It also covers:</p> <ul style="list-style-type: none"> - other permitted drivers who use your vehicle and are covered by this policy - any passenger travelling or getting into or out of the vehicle - your employer or business partner provided that the vehicle is not the property of or hired or leased to your employer or business partner 	<p>Limit – in respect of liability arising from damage to property £20,000,000.</p> <p>✘ Excludes drivers who are covered under any other policy – page 9 of the policy</p> <p>✘ Excludes ‘own vehicle’ damage or damage to any property in your (or the drivers) ownership or custody– page 9 of the policy</p> <p>✘ Excludes liability accepted by agreement unless that liability would have existed otherwise – page 15 of the policy</p>

Personal Accident

Features and Benefits	Significant Exclusions and limitations
This provides a lump sum benefit in the event of the driver of the vehicle sustaining serious injury (loss of limb or eye) or dying.	<p>Limit - £1,000</p> <p>✘ Excludes any person at the time of the accident who has attained their seventieth birthday – page 9 of the policy</p>

Medical Expenses

(This section only applies when Comprehensive Cover has been chosen)

Features and Benefits	Significant Exclusions and limitations
We will pay for any medical expenses incurred if you or your passengers are injured in an accident involving the vehicle	Limit – up to £250 per person

Personal Effects

(This section only applies when Comprehensive Cover has been chosen)

Features and Benefits	Significant exclusions and limitations
We will pay for your personal belongings in or on the vehicle, following accident, fire, theft or attempted theft.	Limit – up to £250 any one occurrence ✘ Excluding property in open or convertible cars unless hidden in a locked boot – page 9 of the policy.

Foreign Travel

Features and Benefits	Significant exclusions and limitations
The policy provides cover for social, domestic and pleasure use in European Union countries automatically, and without extra charge.	✘ Excluding countries outside the European Union unless you have told us and we have agreed to provide cover. Page 11 of the policy Contact us in good time before you go abroad with your vehicle, and we can advise you of the documentation you need to take.

What if I want to cancel the policy?

You can cancel the policy provided that you give us notice in writing and return the certificate of motor insurance. As long as you have not made a claim you will receive a refund of the part of your premium which covers the cancelled period, calculated from the date of return of the certificate of motor insurance. If you have made a claim then the full annual premium is due.

If you are an individual acting for purposes which are outside your trade, business or profession the following additional right applies:

Cooling Off

If after insuring with us and receiving the full written policy documentation including the schedule you subsequently change your mind you have 14 days to write to the sender confirming that you do not wish to continue, and returning your certificate of motor insurance. Provided that you do this no charge will be made and any premium you have already paid will be refunded. If you do not cancel the policy within the 14 day cooling off period, the policy is in force and you are committed to pay the premium.

Our right to cancel the policy

We have the right to cancel the policy by giving you 7 days notice by recorded delivery to your last known address (and in the case of Northern Ireland to the Ministry of Home Affairs Northern Ireland). If we cancel the policy you must return the certificate of motor insurance to us within 7 days after which we will refund the part of your premium which covers the cancelled period. Note: under road traffic legislation you are legally obliged to return the certificate of motor insurance within 7 days of policy cancellation.

What if I need to make a claim?

If you need to report a claim you can call us on 01452 528533 – 24 hours a day, 7 days a week.

What if I have a complaint?

At Ecclesiastical Insurance customer service is our number one priority. We always aim to provide a very high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact your Insurance Advisor or Ecclesiastical Insurance Group.

You can make your complaint in writing or verbally to the Compliance Officer or Chief Claims Manager at:

Ecclesiastical Insurance Group
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ

Tel 01452 528533
Fax 01452 423557
E-mail: complaints@eigmail.com

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ecclesiastical Insurance.
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made.
- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to;

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

This complaints procedure does not affect your right to take legal proceedings.

Financial Services Compensation Scheme:-

This scheme was set up under the terms of the Financial Services and Markets Act 2000.

Its aim is to protect private individuals and small business customers should an insurer go out of business and be unable to meet its liabilities or pay claims. You may be entitled to compensation if you are a private individual or a small businesses (this will depend upon your income and the number of people you employ).

If so, FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum

level of compensation you can receive from the scheme for a claim against an insurance firm depends on the type of insurance policy.

Compulsory insurance, such as third party motor insurance, is covered in full. For non-compulsory insurance such as damage to your own vehicle, the first £2,000 of the claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or value of unused premiums will be met.

For further information on the scheme you can visit the website at www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN. Tel: 020 7892 7300.



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