

Private Motor Vehicle Policy Summary

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

Name of the insurer

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

Type of insurance and cover

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

Significant features and benefits

For full details, please refer to the policy booklet.

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

Significant and unusual exclusions or limitations

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

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

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

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

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

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

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

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

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

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

Drink and drugs clause

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

Cancellation rights

You may cancel your policy at any time by notifying us and returning the certificate of insurance. If you cancel your policy within the first 14 days, you will be charged an administration fee of £35 and a charge for the time your policy was active. If you cancel your policy after 14 days please refer to your policy booklet for further details. If you cancel your policy following a claim there will be no refund of premium.

Making a claim

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

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

How to complain

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

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

Financial Services Compensation Scheme

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

Quinn Insurance Breakdown Cover

Breakdown assistance only applies to vehicles up to 15 years old.

Using this breakdown assistance will not affect your no-claims bonus.

Definitions

For the purpose of this section, the following definitions apply:

<i>You, your</i>	any person driving the vehicle who is driving with the policyholder's permission.
<i>We, us</i>	Quinn Insurance
<i>The vehicle</i>	the vehicle described in the schedule of this policy and any vehicle you have given us details of and we have provided a certificate of insurance for, and which the insurance is still in place.
<i>Passengers</i>	all non-fare paying passengers (not including hitch-hikers) in the vehicle at the time you need help.
<i>Labour</i>	the cost of the call-out and up to one hour's labour charged by the repairer we instruct, as long as the repair is carried out at the scene and not the repairer's premises.
<i>Breakdown</i>	mechanical breakdown, flat battery, fire, theft or attempted theft, malicious damage, punctures that need help to fix or replace a wheel, lost keys, stolen keys or keys broken in the lock or locked in the vehicle.

Benefits

If you cannot drive the vehicle as a result of a breakdown, we will arrange to pay for:

1. One Hour's Labour at the roadside or at your home; and
2. Towing the vehicle to the nearest competent repairer or to a garage of your choice, within 25 miles of where your vehicle broke down.

Completing the journey

If the repairs cannot be completed where the vehicle broke down and you are away from home, we can arrange to pay up to £100 for one of the following:

In England, Scotland and Wales (including the Isle of Man and Channel Islands)

1. Transport for you and your passengers to your intended destination within the territorial limits;
or
2. Use of a replacement vehicle for up to 48 hours while repairs are being carried out;
or
3. Bed-and-breakfast only accommodation for one night only while repairs are being carried out.
If the vehicle is repaired, we will provide the cost of public transport for you to collect the vehicle.

In the Republic of Ireland and Northern Ireland

1. A replacement car for up to 48 hours, up to £100.
2. If the car cannot be repaired before the departure date, we will cover the cost of towing the car to the port you are leaving from, up to £250.

The assistance provided depends on the options available to us at the time you ask for assistance. For example, we may not be able to arrange car hire in rural areas in the early hours of the morning.

Message relay

We will pass on up to two urgent telephone messages for you.

Theft of a vehicle in England Scotland or Wales

If the vehicle has been stolen and not recovered by the end of the working day that the theft occurred, we will arrange and pay to transport the insured person on one direct journey to the policyholder's address or original destination within the territorial limits.

Conditions

We will not pay for any expense or assistance that has not been authorised through our 24-hour assistance helpline.

1. We will not be responsible to you if we are not able to provide the services set out in this section caused by the following.
 - a. The car-hire conditions for the replacement vehicles. These may include, but are not limited to, a full licence without endorsements, a credit-card deposit and the car being returned to the pick-up point.
 - b. Government control or restrictions.
 - c. Any other act or failure to act of any local, national or international public authority (including the Government), or any supplier, agent or other person.
 - d. Labour disputes or difficulties.
 - e. Any other cause beyond our reasonable control.
2. The vehicle must be maintained in line with the manufacturer's recommendations and kept in a roadworthy condition.

Exceptions

We will not pay for any:

1. liability or loss arising from any act carried out in providing the assistance service;
2. expense you can claim from any other source;
3. accident or breakdown resulting from a deliberate act committed by you;
4. cost of repairing the vehicle other than the labour;
5. cost of any parts, keys, lubricants, fluids or fuel needed for the vehicle;
6. claim caused by fuels or other flammable material, explosives or poisonous substances carried in the vehicle;
7. claim arising where the vehicle is carrying more passengers or towing greater weight than which it was designed for, or from driving the car on unsuitable ground;
8. repeated claims relating to the same cause within 28 days if the repair hasn't taken place to correct the fault; or
9. more than six call-outs during each period of insurance.

24 hour breakdown assistance helpline:

0844 338 5550 United Kingdom
0818 270 166 Republic of Ireland