Private Car Insurance

Insurance Product Information Document

Company: Eridge Underwriting **Product: Eridge Car Policy**

Your policy is administered by Eridge Underwriting. Eridge Underwriting is a trading name of DUAL Corporate Risks Limited. DUAL Corporate Risks Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 312593, registered in England and Wales, Companies House Registration Number 4160680

This Insurance Product Information Document is a summary of the main coverage and exclusions of your policy and is not personalised to your specific needs. Complete pre-contractual and contractual information on the product is provided in your policy documents.

What is this type of insurance?

This is a Private Car insurance policy, with comprehensive cover and provides cover against damage to your car or damage caused by your car.

What is insured?

- ✓ Accidental and malicious damage to your vehicle for the market value.
- ✓ Loss or damage to your car caused by fire, theft or attempted theft.
- ✓ Free courtesy car whilst your car is being repaired following an accident.
- ✓ We will replace your car with a new car of the same make, model and specification where the car is a total loss or stolen and not recovered, where the car is less than 12 months old.
- ✓ Personal belongings up to the value of £200 if they are damaged as a result of an accident, fire or theft.
- ✓ Replacement locks and keys to your car as a result of loss or theft, up to the value of £500.
- ✓ We will cover you for legal liabilities for the death of or injury to any person or damage to their property as a result of you driving your car.
- ✓ We may insure you, the Policyholder, to drive a car you do not own and have permission to drive. This will be clear on your Certificate of Motor Insurance.
- ✓ Repair and replacement of damaged windscreen and window glass.
- ✓ Personal accident cover of £7500 for the death and/or loss of sight or limb if you have an accident involving your car.

What is not insured?

- × Your policy excess. You must pay the appropriate excess for each claim you make, as stated on your Policy Schedule.
- × Loss or damage to your car if it is left unattended and all doors, windows and other openings have not been closed and locked.
- × Loss or damage to telephones, radio transmitters or receivers, removable satellite navigation equipment and money.
- × An accident where you or the named driver are found to be under the influence of alcohol or drugs.
- × Driving another vehicle if it is not stated on your Certificate of Motor Insurance.
- × Death or injury caused by suicide, self-injury or while under influence of drugs or alcohol.
- × Loss or Damage caused by misfuelling

Are there any restrictions on cover?

- ! Permitted drivers and use are as stated in your certificate of motor insurance.
- ! Sunroofs, roof panels, lights or reflectors made of glass are not covered under Section 4 – Glass of the policy, and claims will be dealt with under Section 1 – Accidental damage.
- ! Courtesy cars are only provided from our approved repairers, and are subject to availability.
- ! Replacement car will only be provided where you or your spouse/civil partner are the first registered keeper.
- ! Liabilities to third parties are limited to £20 million for property damage and £5 million for legal fees and expenses.
- ! Policyholder is only insured for third party property and injury, if driving another car.
- ! There is a maximum of 2 windscreen claims per policy period and this is limited to £400 per claim after the deduction of excess.
- ! Personal accident cover is limited to £7500 per policy period.
- ! If you do not wish to use our approved repairer an additional excess of £250 will apply.

Where am I covered?

- ✓ You are covered for use of your car within the United Kingdom (Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and transit between any of these countries) for the length of your policy.
- ✓ This policy automatically provides the minimum compulsory level of cover you need by law in the European Union.
- ✓ You are also covered for damage to your own vehicle for up to 60 days in any one policy period to any country of the EU and Andorra, Bosnia & Herzegovina, Iceland, Liechtenstein, Norway, Serbia and Switzerland. We will also cover your car while it is being transported by rail or sea between any of the countries shown above provided it is no more than 65 hours in duration.
- ✓ You may wish to extend your policy to give Comprehensive cover to a country outside of those shown above. To do this, you must:
    - Inform your insurance broker before you travel abroad.
    - Obtain our agreement to cover you in that country.
    - Pay any premium as required or agree to any terms we may apply.

What are my obligations?

- You must check that the policy you have applied for provides adequate cover for your needs.
- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation.
- In the event of an accident you must inform us immediately, even if you are not to blame.

When and how do I pay?

Payment for your motor insurance is arranged between yourself and your insurance broker. They will be able to advise you on the acceptable payment methods.

When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on the Policy Schedule.

How do I cancel the contract?

Cancelling your policy within first 14 days
You have 14 days to decide if this policy meets your requirements. If you are not satisfied you can cancel within 14 days of the policy starting or within 14 days of receiving your documents (whichever is the later). We will charge a premium for the period we have been insuring you plus an administration charge of £25.00 plus insurance premium tax. There is no refund of premium in the event of a total loss claim.

Cancelling your policy after 14 days
If no claims have been made in the current period of insurance, we will refund any premium paid less a charge for the number of days for which cover has been given and an administration fee of £65.00 plus insurance premium tax. We will not refund any premium paid if you have made a claim or if one has been made against you.

To make a claim, call 0333 241 9200

Eridge Underwriting Insurance Product

Additional Information

Policy Information

This is additional information regarding your insurance policy with Eridge Underwriting, with comprehensive cover. Your insurer is Zurich Insurance Company Ltd, and your policy is administered by Eridge Underwriting Agency Ltd.

Policy Administration Fees

The following fees are applicable to all Eridge policies and are separate from any that may be charged by your insurance intermediary. Please approach your insurance intermediary for details of any fees that they may charge. All fees are subject to insurance premium tax.

New Business	Renewal	Temporary Changes	Permanent Changes	Cancellation within 14 days	Cancellation after 14 days
£20.00	£20.00	£15.00	£32.00	£25.00	£65.00

How to make a Claim

Report the accident immediately to our claims helpline on 0333 241 9200 and provide us with all the information you obtained at the scene. Alternatively, if you would like to submit or discuss your claim via email or post, please do so via the following addresses:

St James House
Eastern Road
Romford
RM1 3NH

claims@eridgeunderwriting.co.uk

Detecting and Preventing Fraud

We may share information we hold in line with current legislation and may research, collect and use data about you from publicly available sources including online searches, social media and networking sites, using this data to help us check information that is given to us and to prevent or detect crime, including fraud.

Eridge Underwriting Insurance Product

Complaints Procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away. You should in the first instance contact your Insurance Intermediary who sold you this Policy as they will generally be able to provide you with a prompt response to your satisfaction.

If you remain dissatisfied, you should contact:

The Complaints Department,
Eridge Underwriting,
PO Box 726,
Tonbridge,
Kent,
TN9 9WB

Or via email complaints@eridgeunderwriting.co.uk

Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.
We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website http://www.financial-ombudsman.org.uk./

You can also contact them as follows:
Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Telephone: 08000 234567 (free on mobile phone and landlines)
Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on http://www.fscs.org.uk/ or by contacting the FSCS directly on 0800 678 1100.