



Optima Private Car Policy

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WHAT OUR TERMS MEAN

Any word or expression which is defined on this page is to have the same meaning wherever it appears in the policy documents and irrespective of its typeface or colour.

You

The policyholder whose name is on the schedule or, in the event of your death, your legal personal representatives.

We, Us

Groupama Insurance Company Limited.

Your Car

Any motor car for which you have a current certificate of motor insurance under this policy.

Certificate of Motor Insurance

Evidence that you have motor insurance as required by law.

Pollution or Contamination

ALL pollution or contamination of buildings or other structures or of water or land or the atmosphere.

ALL injury loss or damage directly or indirectly caused by the pollution or contamination.

Market Value

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 you are claiming for.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Great Britain

England, Scotland and Wales.

Excess

The first amount of any claim which you will be responsible for if your car is lost, stolen or damaged.

Young Driver

A person under the age of 25 at the time of an event which you may be entitled to claim for.

Inexperienced Driver

A person who has a provisional licence or a person who has held a full licence for less than 12 months at the time of an event which you may be entitled to claim for.

The Schedule

The schedule attached to this policy. Please read the schedule carefully as it sets out the cover we will give you under this policy. We will give you a replacement schedule whenever you renew the policy or if you make any changes to the policy during the period of insurance.

The terms used in the schedule to define the cover have the following meaning:

Comprehensive

All parts of this policy apply.

TPF&T

(Third party fire and theft)

All parts of this policy apply except for part B. Part A1 will only apply for loss or damage resulting from fire or theft or an attempted theft.

TPO

(Third party only)

All parts of this policy apply except for part A1 and part B.

F&T

(Fire and theft only)

Part A1 of this policy applies but only for loss or damage resulting from fire or theft or an attempted theft.

Acts of Terrorism

The use or threatened use of any action, force or violence by any person or group of people whether acting alone or on behalf of any organisation or government committed for political, religious, ideological or similar purposes including the intention to influence any government or to intimidate and/or put in fear the public or any section of the public.

INTRODUCING YOUR GROUPAMA PRIVATE CAR POLICY

Our contract with you

This policy is a contract solely between you and us. It is not intended that the Contracts (Rights of Third Parties) Act 1999 should confer any additional rights under this policy in favour of any third party.

The proposal (or any statement of fact or statement of insurance prepared from information you have provided) and declaration you make are part of this contract. The schedule, any endorsements and the certificate of motor insurance are all part of this policy. You must read them all as one document. We will insure you against legal liability, loss or damage under the sections shown in the schedule during any period of insurance set out in the schedule. You must keep to the conditions of this policy.

The cover applies throughout Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands except when we say otherwise. Your car is also covered when in transit within these countries and between any of their ports.

On behalf of Groupama Insurance Company Limited.



Pierre Lefèvre
CHAIRMAN AND CHIEF EXECUTIVE

The LAW which applies to our contract

You and we can choose the law which will apply to this contract. We have decided the law which will apply will be the law of the country in which you live.

If you do not live in England, Wales, Scotland, Northern Ireland, the Channel Islands or the Isle of Man, the law which will apply is the law of England and Wales.

IMPORTANT

Please read this policy, schedule and certificate of insurance carefully and make sure that they meet your needs. If you have any queries please contact your broker or intermediary who will be glad to help you. Please keep this policy, schedule and certificate of insurance in a safe place. You may need to refer to them if you make a claim.

Cooling Off Period

We hope that you will be happy with your insurance policy. If, having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy document to cancel this policy and receive a refund of premium. To do this you should contact the intermediary or organisation that sold you your policy.

Any refund of premium given may be subject to a charge for any period that cover has been in force plus reasonable administration charges. Any refund will be subject to the return of the policy document and any Certificate of Motor Insurance or Cover Note.

A refund of premium will not be given if you have made a claim under the policy or an incident has occurred which may give rise to a claim under the policy.

Our customer care policy

Groupama Insurances is committed to delivering the highest standards of customer care. However we realise that there may be times when things go wrong. In such circumstances please contact the Department where the issue arose by using the numbers and addresses detailed. Please quote your name, claim or policy number and the reason for your complaint. Telephone calls may be recorded.

Claims

Claims Centre Manager
Personal Insurances Claims Centre
1 Port Way
Port Solent
Portsmouth
Hampshire PO6 4TY
Tel 0870 240 1895
Fax 023 9220 5495
Email claims.care@groupama.co.uk

Policy Administration and Documentation

Operations Manager
Groupama House
60 Spring Gardens
Manchester M60 1HU
Tel 0161 834 9888
Fax 0161 839 9143
Email underwritingcustomerservice@groupama.co.uk

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Our customer care policy continued

Our Commitment to You

- We will make sure all the information we give you will be clear and accurate.
- We will be fair and reasonable whenever you need the protection of this Policy.
- We will act promptly to provide the protection you need.

If things go wrong

Whilst we will make every effort to maintain the highest standards, we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern. In such circumstances we promise:

- To acknowledge any formal complaint in 5 days or less.
- To have the issues reviewed by a person of appropriate seniority and authority.
- To identify the person managing your complaint in our original letter of response.
- To respond fully to your concern or complaint within a maximum of 28 days. If for any reason this is not possible, we will write to you promptly to explain why we have been unable to finalise the matter quickly. We will also let you know when we will contact you again.

If you still feel that we have been unable to resolve the matter to your satisfaction then please write to our Chairman and Chief Executive, at:

Groupama Insurances
Groupama House
24-26 Minorities
London
EC3N 1DE
0870 850 8510
020 7264 2860

Financial Ombudsman Service

If you are still unhappy following receipt of our final response, you can refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis. The address is:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0845 080 1800

Financial Services Compensation Scheme

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim and would provide cover for 100% of the first £2000 and 90% of the remainder of the claim without any upper limit. Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 0207 892 7300.

If you take any of the action mentioned above, it will not affect your right to take legal action.

LOSS AND DAMAGE

Loss of or damage to your car accessories or spare parts (PART A1)

WHAT IS INSURED:

If your car, accessories or spare parts are lost, stolen, or damaged, we will either:

- repair the damage;
- replace what is lost or is damaged beyond economical repair;
- pay you cash for the amount of the loss or damage.

We have the right to choose which action to take in the case of any claim.

Accessories and spare parts which are only for your car, and are in or on your car, or in your private garage at the time of the loss or damage, will be covered in the same way.

If a replacement for any damaged accessory or part of your car is not available we will pay the value of the accessory or part at the time of the loss. We will not pay more than the

manufacturer's last quoted list price in the United Kingdom for the accessory or part. If such a list price is not available the most we will pay is the manufacturer's last quoted list price in the United Kingdom for an equivalent accessory or part. We may use accessories or parts, including recycled parts, which are not made or supplied by the manufacturer of your car but are of a similar type and quality to the parts we are replacing. We will not be responsible for additional storage costs caused by the unavailability of an accessory or spare part nor the cost of importation of any accessory or part into the United Kingdom.

The most we will pay is the market value of your car, accessories and spare parts at the time of the loss or damage. We will not pay more than the amount for which you insured them. If your car is under a hire purchase or leasing agreement, we will pay any claim to the legal owner.

If your car cannot be driven because of the loss or damage covered under this policy we will pay the reasonable cost of

protecting your car and taking it to the nearest competent repairer. After it has been repaired we will pay the reasonable cost of delivering it to your address in the United Kingdom.

If your car is damaged by something covered under this policy you must:

- do whatever is necessary to protect your car and its accessories;
- report the incident to us as soon as possible.

Please refer to pages 13 to 15 for full information on the reporting of claims.

Radio/audio equipment

Please read the schedule.

Broken glass

If you have comprehensive cover please read the schedule.

Loss of keys and replacement of locks

If you have comprehensive cover please read the schedule.

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WHAT IS NOT INSURED:

This applies to all claims under part A1 of the policy.

We will not pay for any of the following:

- any excess shown in the schedule;
 - loss of use, loss of value, wear and tear;
 - mechanical, electrical, electronic or computer failures or breakdowns;
 - damage to tyres from braking or by road punctures, cuts or bursts;
 - loss, destruction or damage caused directly by pressure waves caused by aircraft and other aerial devices travelling at or above the speed of sound;
 - any reduction in the market value of your car following any repair whether or not as a result of any claim under this policy;
 - loss of or damage to any trailer or caravan whether or not it is being towed by or attached to your car;
- loss of or damage to telephone, communication or navigation equipment of any kind;
 - loss of or damage to your unoccupied car if it is unlocked, or the windows or roof opening are open, or the keys are in or on the car;
 - loss or damage as a result of a deliberate act by anybody insured by this policy;
 - loss of your car by deception by someone who claims to be a buyer or a buying or selling agent;
 - loss of or damage to any radio, cassette, disc player or similar apparatus or accessories or parts of any such apparatus. This does not apply if there is an endorsement in the schedule saying otherwise.

Young or inexperienced drivers: If your car or any of its accessories or spare parts are damaged while the car is being driven by or in the charge of a person who is young or inexperienced, you will be responsible for the first part of the cost as shown in the schedule. You must pay this in addition to any other excess amounts shown in the schedule. You must pay the excess for each claim involving damage to your car. If we pay any of these amounts you will have to repay the same amount to us as soon as possible ■

LIABILITY TO OTHERS

Cover provided for you

(PART A2)

WHAT IS INSURED:

This policy covers you for:

- all you legally have to pay for the death of or personal injury to any person as a result of an incident involving your car;
- damage to any property as a result of an incident involving your car, but the indemnity against liability including all costs, expenses and indirect losses other than those covered under Legal Expenses (PART A5) for such damage is limited to £20,000,000 in respect of any such incident or series of incidents arising out of one event.

The same cover will apply if you are driving in the United Kingdom any other car which the certificate of motor insurance allows you to drive providing you have the owner's permission to drive.

You must inform us immediately of the disposal of your car as shown on your certificate of motor insurance. All cover under this policy will cease unless a replacement car is acquired and details notified to us within 7 days of the disposal of the originally insured car ■

Cover provided for other people *(PART A3)*

WHAT IS INSURED:

If you ask, we will provide the same cover to the following people:

- anyone you allow to drive your car if allowed by your certificate of motor insurance;
- anyone you allow to use your car for social domestic and pleasure purposes (this does not include driving);
- any person travelling in or getting into or out of your car;
- your employer for any car you or they use and which is covered by this policy. Your employer must have your permission and the driver and use must be allowed by your certificate of motor insurance. Except for your car any such car must not belong to or be hired to your employer.

WHAT IS NOT INSURED:

This applies to all claims under parts A2 and A3 of the policy.

We will not pay for any of the following:

- loss of or damage to property belonging to, or in the custody or control of any person insured under this part of the policy;
- anyone driving your car who has never held a licence to drive it or who is disqualified from holding or applying for such a licence;
- anyone who fails to keep to any of the terms, exceptions, conditions and endorsements of this policy;
- anyone entitled to cover under any other policy;
- liability for the death of or injury to any person arising out of their employment by any person insured under this policy except as required under the Road Traffic Acts;
- loss of or damage to any vehicle being used or driven under this part of the policy ■

continued overleaf....

Cover provided for legal personal representatives (PART A4)

WHAT IS INSURED:

If anyone insured under the policy dies we will transfer to their estate the protection we provide under this policy ■

Legal expenses (PART A5)

WHAT IS INSURED:

General representation: If we give our prior written permission we will pay the fee for a solicitor to:

- represent any person insured under this policy at any coroner's inquest or fatal accident inquiry;
- defend any person insured under this policy in a court of summary jurisdiction in connection with any accident which you may be able to claim for under parts A2 or A3 of the policy.

Proceedings for manslaughter or causing death by dangerous driving or causing death while under the influence of drink or drugs: We will pay for legal services to defend anyone insured under this policy if proceedings are taken against them for manslaughter or causing death by dangerous driving or causing death while under the influence of drink or drugs. The following conditions apply to this cover:

- you must ask us to provide and we must agree to provide the cover;
- the death(s) giving rise to the proceedings must be covered under this policy;
- the event causing the death(s) must have happened in the United Kingdom ■

Emergency medical treatment (PART A6)

WHAT IS INSURED:

We will pay emergency treatment fees as required under the Road Traffic Acts ■

USE ABROAD

Foreign use (PART A7)

WHAT IS INSURED:

This policy provides the minimum cover you need by law to use your car in:

- any country which is a member of the European Union;
- any other country which agrees to meet European Commission Directives on motor insurance and satisfies the European Commission that it has made arrangements to meet the requirements of these Directives.

WHAT IS NOT INSURED:

Unless we have agreed to extend full policy cover for use of your car abroad we will not pay for any of the following:

- loss of or damage to your car or its accessories and spare parts;
- any third party liability which is more than the minimum cover required by the European Commission Directives;
- any claim arising out of the use of your vehicle in any country that does not meet the European Commission Directives ■

Extended cover

If we agree we will provide the wider cover shown in your schedule while your car is being used outside the United Kingdom or the Republic of Ireland or while your car is in transit between the United Kingdom or the Republic of Ireland and any other country which we have agreed to provide cover for.

For this wider cover to apply you must:

- request us to provide the cover before your departure;
- tell us which countries you are visiting;
- tell us your date of departure and return;
- pay any required additional premium ■

International motor insurance certificate (Green Card)

A Green Card is no longer required for travel within those countries which are members of the European Union or which meet the requirements of the European Commission Directives on motor insurance.

For travel outside these countries a Green Card will be issued showing the countries and dates for which the wider policy cover is being provided ■

Customs duty/delivery costs

If your car cannot be driven because of loss or damage covered by this policy and subject to prior agreement, we will pay the reasonable cost of delivering it to your address in the United Kingdom and any customs duty you have to pay as a direct result of the loss or damage ■

Driving of other cars

Part A7 of the policy applies only to your car. If your certificate allows you to drive any other car that cover does not apply outside the United Kingdom ■

ADDITIONAL BENEFITS - all policies

No claim bonus

1. If no claim is made you will qualify for a no claim bonus. You cannot transfer your no claim bonus to someone else. We will pay the maximum no claim bonus if you do not claim for seven years.
2. If you have a comprehensive policy and you claim only for broken glass under any windscreen endorsement shown on your schedule, your no claim bonus will not be affected by that claim.
3. If we pay emergency treatment fees under the Road Traffic Acts it will not affect your no claim bonus.
4. You can ask us for information on how your no claim bonus may be affected by a claim ■

Car sharing

Your policy also covers the use of your car when contributions are received for the carrying of passengers for social or similar purposes as long as:

- your car is not constructed or adapted to carry more than eight passengers (not including the driver);
- the passengers are not being carried in the course of a business of carrying passengers;
- the total contributions you receive for the journey do not involve any profit ■

Cover when your car is being serviced, overhauled or repaired

The cover you have under this policy applies to you when your car is in the hands of a motor trader carrying on a business from a motor trade outlet or premises for service, overhaul or repair. On such occasions we will ignore the limitations about driving and use described in your certificate of motor insurance ■

ADDITIONAL BENEFITS - comprehensive policies only

Accidental injury to you or your wife or husband (PART B1)

WHAT IS INSURED:

If you or your wife or husband are injured in an accident in the United Kingdom or the Republic of Ireland you will qualify for personal accident benefit.

Benefit we will provide

Please read the schedule.

To qualify for the benefit

You must have suffered the injury:

- in direct connection with your car; or
- while travelling in or getting into or out of any other car.

The injury must be the only cause of death, loss of eyes or limbs.

The benefit will be paid direct to the injured person or to their legal personal representatives.

WHAT IS NOT INSURED:

We will not pay the benefit if:

- the injury is caused by suicide or attempted suicide;
- the injured person has reached the age of 75;
- death, loss of eyes or limbs arises more than three months after the event leading directly to the condition;
- the injured person was at the time the injury happened under the influence of drink or drugs or had more alcohol in their body than the limits set down in the Road Traffic Acts.

If you or your wife or husband hold any other motor insurance policy with us then we will pay the benefit under one policy only ■

Medical expenses (PART B2)

WHAT IS INSURED:

If you, your driver or any of your passengers are injured in an accident involving your car, we will pay you the medical expenses incurred for each injured person up to the amount shown in your schedule ■

Personal belongings, clothing and rugs (PART B3)

WHAT IS INSURED:

We will pay up to the limit shown in your schedule for personal belongings, clothing or rugs in or on your car if they are lost or damaged due to fire, theft, attempted theft or accident involving your car.

The limit applies to each occasion when loss or damage happens. If you do not own the property lost or damaged you may ask us to pay the compensation to the actual owner. The owners acceptance of payment will be the proof that we have met the claim.

WHAT IS NOT INSURED:

We will not pay for any of the following:

- money, stamps, tickets, documents or securities;
- goods or samples carried in connection with any trade or business;
- wear, tear and depreciation ■

continued overleaf....

New car benefit *(PART B4)*

WHAT IS INSURED:

If your car is stolen and not recovered or is damaged and the cost involved in the repair will be more than 60% of the manufacturer's list price (including car tax and VAT) at the time of the loss or damage we will replace your car with a new car of the same make and model.

We will only do this if your car is less than twelve months old from the date of first registration as new in your name and a replacement car is available.

We will only replace your car if you and any other known interested parties agree. The car being replaced will become our property.

If we cannot obtain a replacement car of the same make and model we will pay you the market value of your car and its fitted accessories and spare parts at the time of the loss or damage ■

Replacement car rental cover *(PART B5)*

WHAT IS INSURED:

If your car is damaged in circumstances that give rise to a claim under part A1 of the policy and once we accept your claim, you will be entitled to a replacement car.

You will not be entitled to a replacement car if you are under 18 years of age at the time of a claim.

We will not provide a replacement car until your car is being repaired by one of our partnership repairers (see page 12 for more details). We will arrange for the replacement car from a rental company of our choice.

The replacement car will be a type described by the rental company as being within private car category A. To become entitled and stay entitled to a replacement car you must agree to keep to all of the rental company's conditions.

If a replacement car is given to you under this section of the policy we will extend the cover provided by this policy to the replacement car. Your entitlement to a replacement car will not begin or will end if our partnership repairer or any car engineer appointed by us says that your car is beyond economical repair.

Your entitlement to a replacement car will not begin or will end if you claim or we offer to settle under any new car benefit clause that may apply under the policy.

Your entitlement to a replacement car will end:

- when your car has been repaired and is made available for you to collect or for us to re-deliver to you;
 - when the policy ends or is cancelled;
 - after you have had the replacement vehicle for 14 days;
- whichever happens first.

We will only give you a replacement car if the loss or damage happens in Great Britain or Northern Ireland ■

GENERAL EXCEPTIONS applicable to all of the policy

1. This policy does not apply when any car covered by it:
 - is being driven by or is in the charge of any person not allowed to do so under your certificate of motor insurance;
 - is being used other than for the purposes shown in your certificate of motor insurance;
 - is being driven with your permission by any person who you know has never held a licence or is disqualified from holding or applying for one;
 - is towing for reward a caravan, trailer or disabled mechanically propelled vehicle;
 - is towing more than one caravan, trailer or disabled mechanically propelled vehicle at any one time.
2. This policy does not cover any liability incurred as a result of an agreement or contract unless that liability would have existed otherwise.
3. Except as required under the Road Traffic Acts, this policy does not cover any loss or damage caused by war, invasion, act of foreign enemy, hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, military or usurped power or acts of terrorism.
4. This policy does not provide cover except under parts A2, A3, A4, A5, A6 for any accident, injury, loss or damage caused by:
 - earthquake;
 - riot or civil commotion if it happens outside Great Britain, the Isle of Man or the Channel Islands.
5. This policy does not cover any loss, damage or legal liability directly or indirectly caused by:
 - ionising radiations or contamination by radioactivity from irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.
6. We will not pay for any liability, injury, damage or accident while the car is parked or is being driven in any part of an airport or airfield set aside for:
 - moving, taking off or landing of aircraft;
 - aircraft parking areas and associated roads, and ground equipment parking, maintenance and refuelling areas;
 - Customs examination areas of passenger terminals.
7. We will not be liable for death of or bodily injury to any person or damage to property directly or indirectly caused by pollution or contamination unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected event which happens in its entirety at a specific time and place during the period of insurance.

We will treat all pollution or contamination which arises out of one event as having happened at the time the event took place.

This exception will not apply in circumstances where we have to meet any compulsory motor insurance laws.
8. We will not pay the claim and all cover under the policy is forfeited if you or anyone acting for you makes a claim under the policy knowing the claim to be false, fraudulently inflated or supported by fraudulent documents or if loss, damage or injury is caused by your wilful act or with your connivance ■

POLICY CONDITIONS applicable to all of the policy

- 1.** You or your legal personal representatives must give us in writing as soon as possible full details of any event which could lead to a claim under this policy. You must also send us unanswered any letters, notices, writs or summonses you receive to do with the claim. If you know of any possible prosecutions, inquests or fatal accident inquiries you must tell us immediately in writing.
- 2.** You must not admit responsibility or offer or promise anything without our written permission.
- 3.** If we wish we may take over and deal with your claim in your name. We may also pursue any claim to recover for our benefit any money we have paid out under this policy.
Anyone claiming cover under this policy must give us whatever information and help we need.
- 4.** If at the time a claim is made under this policy any other policy exists that would cover the claim, we will pay only our share of the claim unless it says differently in this policy.
- 5.** You must do all you can to protect your car and its contents and keep your car in a road

worthy condition. If we ask you must let us examine your car at any reasonable time.

- 6.** Your car must have a current MOT certificate if applicable.
- 7.** The insurance cover this policy provides depends on the terms, exceptions, conditions and endorsements in this policy document and the schedule which must be read as one document. Everyone claiming cover must do everything the policy requires for it to stay in force.
- 8.** If you want to cancel this policy, you must tell us in writing and at the same time send to us your certificate of motor insurance.

As long as you have not made a claim under the policy, we will refund part of your premium. If the policy is cancelled in its first year we will calculate the refund by using our scale for short period insurance. If the policy is cancelled in any other year we will calculate the refund on a pro rata basis.

We or our authorised agent may cancel this policy by giving you seven days' notice by

letter. We will send this notice to your last known address. You must send us the policy and certificate of motor insurance and then we will refund to you a part of your premium.

- 9.** If we accept a claim under part A1 or part B of this policy but cannot agree the amount to be paid we will pass the matter to an arbitrator. The arbitrator will be appointed in accordance with the law in force at the time. The arbitrator must have made a decision before you can take legal action against us.
- 10.** If the law of any country in which you are covered by this policy says we must settle a claim which we would not otherwise have paid we can ask you or the person who incurred the liability to pay us that amount.
- 11.** If you do not pay a premium we will not provide cover from the date the premium was due.
- 12.** If you claim under this policy and you are paying your premium under a Groupama Insurance credit scheme we may take from any claim settlement any amount you owe us ■

A GUIDE TO MAKING A CLAIM

If you are involved in an accident or your car is stolen

Call Claimline on **0870 240 1895** as soon as possible after the incident has occurred. Assistance is available on this number 24 hours a day.

The information you will need to provide to us:

- your policy/certificate number;
- your personal details and those of the driver;
- full details of the incident and any other parties involved.

The claim form: This will be completed over the telephone when you call Claimline. If necessary the claim form will be sent to you for checking and signing.

Getting your car repaired:

If your car needs to be repaired we have a nationwide network of partnership repairers who can arrange to start work on your damaged car with minimum delay. Simply call Claimline and we will contact the nearest partnership repairer for you. Collection and redelivery to your home can be arranged if required. Under our partnership repairer scheme there is no need for you to obtain repair estimates or wait for an engineer's inspection.

Partnership repairers have been specially chosen by us to ensure a high standard of service and provide high quality repair work, with a 3 year warranty. Their quality is constantly under review by our own team of engineers.

Replacement Car Rental:

If you need the use of a car while your own is being repaired we guarantee to provide you with one under our Replacement Car Rental Scheme. For full details of this scheme please refer to part B5 of your policy. This scheme is only available to comprehensive policyholders aged 18 years and over who use a partnership repairer.

When repairs are complete:

The repairer will let you know when your car can be collected (or arrange redelivery). If you have a rental car this must be returned at the same time. When you collect your car you will need to pay the repairer any policy excess or contribution which may be applicable.

continued overleaf...

CLAIMLINE 0870 240 1895

A GUIDE TO MAKING A CLAIM continued

If your car is a total loss

If your car is irreparable or repair costs exceed the market value of the car and its accessories it will be considered a total loss. Once this is determined we will immediately move your car to a place of free storage, so please ensure that wherever possible all your personal effects are removed from your car. You should note that all total loss cars are placed on an industry-wide register to guard against fraud and this information is shared between insurance companies.

Before settlement can be made you will need to provide us with:

- your certificate of motor insurance;
- the car registration document;
- the car MOT test certificate;
- all sets of car keys;
- the car purchase receipt;

- details of any outstanding finance relating to the car;
- any other documentation that you may wish us to take into account such as the car's servicing history.

NOTE: Sending the documents to us direct will avoid any unnecessary delay in issuing your settlement cheque.

An engineer will contact you to agree a valuation for your car, subject to deduction of any applicable policy excess, outstanding finance and any premium still to be paid.

Once you have accepted this amount and subject to all information and documentation being in order, we will issue you with a cheque (please allow 7 working days).

NOTE: For reasons of safety and to prevent fraud, insurers actively discourage the retention of total loss cars by policyholders. Future insurance on such cars may be refused.

If your car is stolen

If your car is stolen and recovered with damage, it will either be repaired or a total loss payment made in the manner already described. If the car is not recovered this will also be treated as a total loss.

NOTE: We may arrange for a Groupama Representative to visit you to help us with our investigation of theft claims ■

continued overleaf....

CLAIMLINE 0870 240 1895

If a third party is involved

DO NOT ADMIT LIABILITY. Obtain names, addresses and telephone numbers of those involved (eg. drivers, passengers, pedestrians and witnesses). Please also obtain insurance details for any vehicles involved and offer your insurance details to anyone involved in the accident. Forward any third party correspondence to ourselves unanswered. Do not attempt to deal with any claim yourself unless agreed by us ■

General Information

Cherished or personalised number plates:

If your car is stolen and not recovered or rendered a total loss you should contact the DVLA at the earliest opportunity to make the necessary arrangements to transfer the plate to a replacement car. NOTE: Failure to do so could delay your claim.

Uninsured loss recovery:

When making a claim any costs incurred which are not included under your policy, such as the excess are known as 'uninsured losses'. If you are not at fault then you may be entitled to recover these from the known third party. You may have separate cover to assist in this recovery; check your documentation or contact the third party or their insurers directly for reimbursement ■

CLAIMLINE 0870 240 1895

GLASS REPAIR & REPLACEMENT

If the Windscreen, side glass or rear screen in your car needs to be repaired or replaced

Call Glassline on **0800 85 44 54**.

If the glass can be repaired:

Glass damage can often be repaired but you need to act QUICKLY and call Glassline as soon as possible. If left untreated, the damage is likely to spread until a much more costly and time-consuming replacement is required. If you have windscreen insurance cover, simply produce your current certificate of motor

insurance at the time of repair. No excess will apply and there will be nothing to pay (except the VAT if registered).

If the glass has to be replaced:

Call Glassline. If you have windscreen insurance cover and can produce your certificate of motor insurance you will only have to pay any applicable policy excess, VAT (if registered) and any amount by which the invoice exceeds the policy limit.

If you do not have windscreen insurance cover:

If your policy does not include this cover by calling Glassline you will still qualify for a substantial discount for standard stock items but you will need to pay the windscreen company in full at the time of repair or replacement.

If you do not use Glassline:

This will not affect your right to claim under the policy but a limit may apply to the amount you may claim. Please see your schedule for full details ■

GLASSLINE 0800 85 44 54

PROTECTING YOUR CAR & BELONGINGS

Vehicle related crime is unfortunately very common, accounting for over a quarter of all reported crimes

As most vehicle crime occurs when the car is unattended we hope you will find the following tips and precautions useful in helping you to protect your property against vehicle crime.

It is also a condition of your policy that you do everything you can to protect your car. In certain circumstances if you do not do this your right to claim under your policy may be affected.

CLOSE ALL WINDOWS

When you leave your car (even for a short time) close all windows, including the sun roof.

LOCK YOUR CAR

Always lock your car, even if it is on your drive or in your garage or you are just leaving it for a short while. Do not forget the boot or tailgate.

REMOVE THE KEYS

Even if you are leaving your car for just a few seconds NEVER leave your keys in the car or leave the engine running.

FIT AND USE AN ANTI-THEFT DEVICE

Most car thieves are opportunist and will often avoid cars which have an anti-theft device fitted. A discount from your insurance premium may be available if you fit and use an approved alarm/immobiliser.

PARKING YOUR CAR

At night try and park in a well lit area. If you are using a ticket entry car park always take the ticket with you. Where possible use a car park which has security cameras or is regularly patrolled by security staff.

RADIO AND AUDIO EQUIPMENT

Where possible always remove your radio or other audio equipment when leaving your car unattended.

PERSONAL BELONGINGS

Never leave any personal belongings in open view in your car. If you cannot take them with you when you leave your car lock them away in the boot or glove compartment. Mobile phones and handbags are popular targets for car thieves ■

ENDORSEMENTS

The following endorsements will apply if the reference code is on the schedule issued to you:

FO1 FULL BONUS PROTECTION

Your no claim bonus is protected provided that no more than two claims arise in any five consecutive years ■

RA AUDIO COVER

This policy will cover the loss of or damage to any radio, cassette, disc player or similar apparatus and accessories or component parts and is limited to the maximum sum payable (as stated in your schedule) upon any one occasion when loss or damage occurs.

This limit will not apply in respect of standard factory fitted equipment.

This cover applies only to equipment permanently fitted to your car. We will, however, pay for loss or damage to audio equipment which is away from your car if such equipment has been designed to be removed or partly removed, cannot function independently of your car and has been temporarily removed from your car for security.

The amount payable is after deduction of any applicable excess ■

LK1 LOSS OF KEYS

If the keys of your car are lost or stolen we will pay under part A1 of this policy for any necessary replacement of the keys and locks provided that the keys were not left in or on your car while it was unattended.

Your claim will not be reduced by any excess that might otherwise apply under this policy but the maximum amount we will pay for any incident is £250 ■

NX COMPULSORY VEHICLE DAMAGE EXCESS

If your car and/or any of its accessories or spare parts are damaged you will be responsible for the first part of the cost as stated in your schedule. This amount is in addition to any voluntary or young and inexperienced driver excess applying to the policy.

You will not have to pay the amount stated in the schedule if the damage is:

- a) caused by fire or theft or attempted theft or malicious damage; or
- b) limited to breakage of glass in your car windscreen and/or windows and/or paint or bodywork damaged by the breakage ■

continued overleaf....

XA VOLUNTARY EXCESS

If your car and/or any of its accessories or spare parts are damaged you will be responsible for the first part of the cost as stated in your schedule. This amount is in addition to any compulsory or young and inexperienced driver excess applying to the policy.

You will not have to pay the amount stated in the schedule if the damage is:

- a) caused by fire or theft or attempted theft or malicious damage; or
- b) limited to breakage of glass in your car windscreen and/or windows and/or paint or bodywork damaged by the breakage ■

FX3 FIRE & THEFT EXCESS

If your car and/or any part of its accessories or spare parts are lost or damaged as a result of fire or theft or attempted theft you will be responsible for the first part of the cost as stated in your schedule.

You will not have to pay the amount stated in your schedule if the damage is limited to breakage of glass in your car windscreen and/or windows and/or paint or bodywork damaged by the breakage ■

FX4 FIRE, THEFT AND MALICIOUS DAMAGE EXCESS

If your car and/or any part of its accessories or spare parts are lost or damaged as a result of fire or theft or attempted theft or malicious damage you will be responsible for the first part of the cost as stated in your schedule.

You will not have to pay the amount stated in your schedule if the damage is limited to breakage of glass in your car windscreen and/or paint or bodywork damaged by the breakage ■

WHAT TO DO IN THE EVENT OF AN ACCIDENT

If you are involved in an accident or your vehicle is stolen call Claimline on 0870 240 1895 - assistance is available on this number 24 hours a day.

The following guidelines will help us to help you with your claim.

1. STOP

If you have an accident with:

- another vehicle;
- a pedestrian;
- an animal (livestock);
- a dog; or
- another person's property; you must STOP at once.

2. Exchange all details

Important information is:

- the names and addresses of all those involved (including those of any witnesses);
- insurance company details (including policy numbers if known);
- registration numbers of the cars involved.

3. Show your certificate of motor insurance

- If someone is injured in the accident, you must show your certificate of motor insurance to anyone who has a good reason for asking to see it.
- You must also report the matter to the police within 24 hours of the incident, and also show them your certificate of motor insurance.

4. DO NOT admit blame or offer any payment

Accidents are stressful, but it is essential that you do not:

- admit blame; or
- make any offer of payment; as it could make it more difficult for us to manage your claim and may also affect your rights.

5. Record all the facts

Record all the facts of the accident as soon as possible, regardless of how trivial the incident may seem at the time - they may help prove your case.

- A rough sketch of the scene showing all the positions of the cars involved, the road signs, markings, width, skid marks, obstructions, where the incident happened and the road names can help.
- A note of the weather conditions, visibility and conditions of the road etc. is also useful.
- If you have a camera handy, all the better - take a photograph of the accident scene and any damage.

6. Letters and documents

All letters and documents you receive to do with the incident should be forwarded to us unanswered.

7. Theft

If either your car or its contents are stolen, you should report the matter to the police as soon as possible.

8. Note

It will help speed up your claim if you have all your documents to hand, such as:

- certificate of motor insurance;
- driving licence;
- registration document; and
- MOT certificate (if applicable).

We will then guide you through the claims process.

What happens next is on page 13 - entitled:

A GUIDE TO
MAKING A CLAIM

CLAIMLINE
0870 240 1895

NOTE: It is important that you only use these numbers in connection with a claim.

GLASSLINE
0800 85 44 54

A GROUPAMA
COMPANY



Groupama

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