



**NORWICH  
UNION**

an AVIVA company

*Car insurance that gives  
you just what you want*



**TOGETHER  
WE'RE STRONGER**

**Just Car** Policy document



# Norwich Union Clubline

Call free on  
**0800 678 999**

24-hour assistance, 365 days a year.

- Following an accident/emergency
- To make a claim
- For windscreen breakage/damage

MT/JC/087

# Your Norwich Union Just Car policy

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# Welcome to Just Car

## How to get help

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Thank you for choosing Norwich Union Just Car. You can be confident that we'll be there whenever you need us, 24 hours a day, 365 days a year.

If you:

- Have an accident
- Need to make a claim
- Have windscreen damage or breakage

just call Norwich Union Clubline free on

**0800 678 999**\*

### We're your problem-solvers

As you have Comprehensive cover, if you have an accident and the incident is covered we will arrange for your car to be recovered and you or your passengers to be taken home or to your destination. You don't need to worry about repair estimates as we have our own approved-repairer network. We will authorise repairs and settle payments direct with the repairer. All the repairs are guaranteed for three years.

### If you wish to make a claim

Just phone Clubline and a Personal Incident Manager will record details of the incident and will start to sort things out (there are no forms to fill in). Your Personal Incident Manager will:

- Confirm whether your policy covers you for the incident
- Confirm any excess that applies to your policy
- Confirm all the steps involved in the settlement of your claim.

### They will also:

- Arrange for repairs and a courtesy car to be provided
- Keep your insurance adviser up-to-date with what's happening.

### Broken or damaged windscreen?

Call Autoglass direct on **0800 222 400**.\*

### Autoglass will:

- Confirm any excess that may apply
- Take contact details
- Arrange to come out to your car or make an appointment at a time convenient to you.

\* For our joint protection, telephone calls may be monitored and/or recorded.

## Policy contract

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This policy booklet forms part of your legal contract with us and explains exactly what you are covered for. Your schedule shows the level of cover you have chosen.

If you decide that you do not want to accept this policy booklet, return it within 14 days of receiving it and as long as you haven't made any claims, we will work out the premium for the period we have been insuring you and refund any balance.

### The contract of insurance

This policy is a contract of insurance between you, the policyholder, and us, Norwich Union.

This policy, the information you have provided and the schedule form the contract of insurance between you, the policyholder, and us, Norwich Union.

In return for your premium, we will provide the cover shown in the schedule for accident, injury, loss or damage that happens within the territorial limits during the period of insurance.

### Choice of law

The law of England and Wales will apply to this contract unless:

- you and the Insurer agree otherwise;
- or
- at the date of the contract, you are a resident of (or, in the case of a business, the registered office or main place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of an agreement that says otherwise) the law of that country will apply.

### Your Cancellation Rights

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation.

If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to do so and the insurance cover has already commenced, you will be entitled to a refund of the premium paid subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period in which you received cover and will include an additional charge to cover the administrative cost of providing the policy.

To exercise your right to cancel, please contact your insurance advisor at the address shown on the covering letter of this document pack. Please also return your certificate of motor insurance.

If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium as stated.

# Definitions

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Wherever the following words or phrases appear, they will have the meanings described below.

## **You**

The policyholder named in the schedule.

## **We, us**

Norwich Union Insurance Limited.

## **Your partner**

The husband or wife of the policyholder, or the policyholder's partner living at the same address as the policyholder and sharing financial responsibilities. This does not include any business partners or associates.

## **Your car**

Any vehicle described in the schedule which is kept at an address within the territorial limits. Any other vehicle that you have a valid Norwich Union certificate of motor insurance for that shows the registration mark of that vehicle, as long as you keep it at an address within the territorial limits.

Any vehicle loaned to you or a permitted driver shown on your certificate of motor insurance by a supplier we have nominated following a claim under your policy.

Any vehicle loaned to you or a permitted driver shown on your certificate of motor insurance for up to seven days by a garage, motor engineer or vehicle repairer while the vehicle described on your policy schedule is being either serviced, repaired or having an MOT test

## **Schedule**

The document which gives details of the cover you have.

## **Certificate of motor insurance**

The current document that proves you have the motor insurance you need by law. The certificate shows who can drive your car, and what you can use it for and whether you are allowed to drive other cars. It is proof that you can use your car on a road or other public place, as required by the Road Traffic Acts.

The certificate does not show the cover you have.

## **The period of insurance**

The period of time covered by this policy, as shown in the schedule, and any further period that we agree to insure you for.

## **Market value**

The cost of replacing your car with one of a similar type and condition.

## **Excess**

The amount you will have to pay towards any claim.

## **Territorial limits**

Great Britain, the Isle of Man, the Channel Islands and Northern Ireland.

## **Accessories**

Parts of your car which are not directly related to how it works as a vehicle. This includes in-car entertainment, such as radios, and communication equipment which form part of your car, as well as portable phones while they are connected to a power source in your car.

## **Clauses**

Changes in the terms of your policy. These are shown in your schedule.

# Policy cover index

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Type of cover

Sections which apply

Comprehensive

All sections of the policy apply.

# Cover for your vehicle

## Section 1

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### Loss of or damage to your car

If your car is lost, stolen or damaged, we may:

- pay for your car to be repaired;
- replace your car; or
- pay you a cash amount equal to the loss or damage.

When we settle claims, we may take off an amount for wear, tear and loss of value. The same cover also applies to your car's accessories and spare parts while they are in or on your car or in your private garage. We will also pay for loss of, or damage to, your car's audio equipment or satellite navigation system (up to £250, unless it was fitted by the manufacturer). The equipment will also be covered while it is away from your car or private garage if it:

- has been designed to be totally or partially removed;
- cannot work without being attached to your car; and
- has been temporarily removed for security reasons.

The most we will pay will be the market value of your car at the time of the loss.

If you cannot drive your car as a result of damage insured under this policy, we will pay the reasonable costs of:

- protecting the car and removing it to the nearest Norwich Union approved repairers; and
- delivering the car back to your address in the British Isles after the repairs have been carried out.

If we know that you are still paying for your car under a hire purchase or leasing agreement, we will pay any claim to the owner described in that agreement. Our liability under this policy will then end.

### Accident recovery

If your car is not safe to drive after an accident, phone us and we will arrange for someone to come out and help you.

If your car cannot be made roadworthy within a reasonable time, we will take it to a Norwich Union approved repairer. We can take your car to a repairer of your choice if this is nearer, but this may lead to delays in arranging for repairs to your car. This rescue service also applies when an accident happens in the Republic of Ireland – ring (0044) 161 866 4114.

Our employees and contractors will use reasonable care and skill when providing the accident recovery service. However, they can cancel services or refuse to provide them if, in their opinion, your demands are excessive, unreasonable or not practical.

If your vehicle is an imported vehicle and is being repaired, there may be delays in ordering parts and we may only provide a courtesy car for up to seven days.

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## New car replacement

We will replace your car with a new car of the same make and specification (if one is available in the UK) if, within 12 months of you or your partner buying the car from new:

- the cost of repairing any damage covered by the policy is more than 60% of the car's list price (including car tax and VAT) when you bought the car; or
- your car is stolen and not recovered.

We will only replace your car if:

- you or your partner own the car or are buying it under a hire-purchase agreement (not a leasing, contract-hire agreement, or other type of agreement);
- the hire-purchase company agrees; and
- you or your partner are the first registered keeper of the car.

## Excesses

You will be responsible for paying an excess of £175 if your car (including its accessories and spare parts) is lost, stolen or damaged.

If you are claiming for loss of, or damage to, the glass in your car's windscreen, sunroof or windows, or for any scratching of the bodywork solely as a result of broken glass, you will only have to pay the first £60 of the cost of replacing the glass. This excess will not apply if the glass is repaired rather than replaced and overrides any other excess that would otherwise apply to glass claims.

## Exceptions to Section 1 of your policy

Your policy does not cover the following.

1. Loss or damage arising from theft while the ignition keys of your car have been left in or on the car.
2. Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages.
3. Damage to tyres by braking or by punctures, cuts or bursts.
4. Loss or damage directly caused by pressure waves caused by aircraft or other flying devices travelling at, or above, the speed of sound.
5. Loss of value following a repair.
6. If your car has been confiscated or destroyed under an order of any government or public or local authority.

# Cover for your vehicle

## Section 2

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### Liability to third parties

#### Your liability

We will insure you for all amounts which you may have to pay as a result of you being legally liable for:

- a person's death or injury
- damage to their property up to a maximum amount of £20,000,000 for any one claim or number of claims arising out of one cause

as a result of an accident caused by the following:

- Your car.
- Any other car driven by you in the British Isles as long as:
  - that car does not belong to you, is not being hired to you under a hire-purchase agreement, and your Norwich Union certificate of motor insurance shows that you are insured to drive that vehicle.
- Any trailer being towed by a vehicle for which cover is provided under this section.

We will also pay any expenses you have our permission in writing to claim.

#### Liability of other people driving or using a vehicle for which cover is provided under this section

On the same basis that we insure you under this section, we will also insure:

- any person driving your car with your permission, as long as your certificate of motor insurance allows that person to drive;

- any person using (but not driving) your car with your permission for social, domestic and pleasure purposes;
- any passenger travelling in or getting into or out of your car; and
- the employer or business partner of the person covered under this section while the vehicle is being used for business purposes, as long as your Norwich Union certificate of motor insurance allows business use. This does not apply if:
  - the vehicle belongs to or is hired by the employer or business partner; or
  - you are a corporate organisation or firm.

#### Legal personal representatives

If anyone who is insured under this section dies, his or her legal personal representatives will have the cover the insured person would have had under this section.

#### Legal costs

We will pay the following legal costs if they relate to an incident which is covered under this section:

- The fees of solicitors we ask to represent anyone we insure under this section at a coroner's inquest or fatal accident inquiry, or to defend any proceedings in a court of summary jurisdiction.
- Fees for legal representatives we ask to defend anyone we insure under this section when proceedings are taken for manslaughter or reckless or dangerous driving.

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## Exceptions to Section 2 of your policy

The cover under this section will not apply in the following circumstances.

1. If any person insured under this section does not keep to the terms, exceptions and conditions of this policy. The cover will also not apply if the insured person can claim under another policy.
2. If the death of, or injury to, any employee of the insured person arises out of, or in the course of, that employee's duties, unless we must provide cover under the Road Traffic Acts.
3. For anyone we insure who claims under this section, if the claim relates to loss or damage to property that belongs to them or is in their care.
4. If the damage being claimed for has happened to any vehicle covered by this section.
5. While any vehicle is being used on:
  - part of an aerodrome or airport used for aircraft taking off and landing;
  - aircraft parking areas including service roads;
  - ground equipment parking areas; or
  - any parts of passenger terminals within the Customs examination area;

unless we are liable under the Road Traffic Acts.

Plain English Campaign's Crystal Mark does not cover this terrorism wording for legal reasons.

6. Except to the extent that we are obliged by the Road Traffic Acts to provide insurance to

- (a) any direct or indirect consequence of an act or acts of terrorism, whether or not such consequence has been contributed to by any other cause. Terrorism includes but is not limited to:

- the use or threat of force and/or violence

and/or

- harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear, chemical, biological and/or radiological means;

when any such act is committed by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes, or is claimed to be committed in whole or in part for such purposes:

- Any action taken in controlling, preventing, suppressing or in any other way relating to (a) above.

In respect of terrorism, where we are obliged by the Road Traffic Acts to provide insurance, the maximum amount we will pay for damage to property as a result of any accident or accidents caused by a vehicle or vehicles driven or used by you or any other person, and for which cover is provided under this section, will be:

- £5,000,000 in respect of all claims resulting directly or indirectly from one originating cause; or
- such greater sum as may in the circumstances be required to meet the minimum insurance requirements of the Road Traffic Acts.

# Cover for your vehicle

## Sections 3 – 6

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### Section 3

#### Medical expenses

If you, or any other person in your car, are injured as a direct result of your car being involved in an accident, we will pay the medical expenses arising in connection with that accident. The most we will pay for each injured person is £100.

### Section 4

#### Emergency treatment

We will refund payments any person using any car covered by this policy has made under the Road Traffic Acts for emergency treatment.

If we make a payment under this section, this will not affect your no-claim discount.

### Section 5

#### No-claim discount

If you do not make a claim under your policy, we will increase your no-claim discount when you renew your policy in line with the scale we apply at that time.

We do not grant no-claim discounts for policies running for less than 12 months. If we allow you to transfer this policy to another person, any no-claim discount you have already earned will not apply to the person to whom the policy is being transferred.

### Section 6

#### Glass in windscreens, sunroofs or windows

Any payment we make for repairing or replacing glass in your car's windscreen, sunroof or windows (or for any scratches on the bodywork caused directly by the broken glass) will not affect your no-claim discount.

## Sections 7 – 8

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### Section 7

#### Suspending cover

If your car will be out of use for a continuous period of 28 days or more, and this is not a result of any loss or damage covered by this policy, we may suspend your cover and refund part of your premium for the laid-up period. We will pay this refund when you ask for the cover to start again. If you want us to suspend your cover, you must return your certificate of motor insurance immediately.

During the period when cover is suspended, we will continue to provide cover for loss or damage caused by fire or theft while your car is in a locked private garage.

#### Exceptions to Section 7 of your policy

We will not pay for the following:

1. Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages.
2. Loss of value following a repair.
3. Loss or damage arising from theft while the ignition keys of your car have been left in or on the car.

### Section 8

#### European Union compulsory insurance

This policy will provide cover for your car in any country which:

- is a member of the European Union; and
- has, according to the Commission of the European Economic Area, made arrangements to meet Article 7(2) of EC Directive on insurance of civil liabilities arising from the use of motor vehicles (No. 72/166/EEC).

The level of cover we provide will be:

- the minimum needed to keep to the laws on compulsory insurance in the country where the event happened; or
- for claims arising in a country which is a member of the European Union, the minimum cover needed either in that country or in the United Kingdom, whichever is higher.

Your existing level of cover under your policy, for example 'comprehensive' is not applicable whilst outside the territorial limits (page 4). This policy only provides the minimum level of cover provided in the particular country typically Third Party cover only. If you require cover for driving abroad please contact your usual insurance advisor as this product may not be appropriate.

#### If you take your car abroad

All countries in the European Union have agreed that your certificate of motor insurance should provide enough evidence that you are keeping to the laws on the compulsory insurance of motor vehicles in any of the countries you visit.

# Cover for your vehicle

## Section 9

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### Rights to recover payments made under compulsory insurance regulations

If, under the law of any country this policy covers you in, we must settle a claim which we would not otherwise pay, we may recover any claim payment from you or from the person who the claim was made against.

# General exceptions

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Your policy does not cover the following:

1. Any accident, injury, loss or damage that happens in the following circumstances:
  - (a) While any vehicle insured under this policy is being used for a purpose which is not shown under the 'Description of Use' section of your Norwich Union certificate of motor insurance.
  - (b) While your car is being driven by any person who is not described in your certificate of motor insurance as being entitled to drive. However, we do provide cover for loss, damage or injury:
    - while your car is with a member of the motor trade for servicing or repair or while your car is being parked by an employee of a hotel or restaurant or car parking service.
    - if the injury, loss or damage was caused as a result of your car being stolen or taken without your permission (unless the car has been taken without your permission by a member of your family or household); or
    - if the person driving does not have a valid driving licence and you did not know this.
  - (c) While any vehicle insured under this policy is being driven by:
    - you if you do not have a licence to drive your car, unless you have had a licence to drive your car and are not disqualified from having or getting a licence;
    - anyone else, with your permission, who you know does not have a licence to drive your car, unless they have had a licence to drive your car and are not disqualified from having or getting a licence.
2. Any liability you have accepted under an agreement unless you would have had that liability if the agreement did not exist.
3. (a) Loss or destruction of, or damage to, any property, or any associated loss or expense or any consequential loss, or  
(b) Any legal liability:
  - that is directly or indirectly caused by, contributed to by or arising from:
    - i. ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
    - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

# General exceptions continued

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Plain English Campaign's Crystal Mark does not cover this wording for legal reasons.

4. (a) We will not pay for accident, loss, damage or injury which is the direct or indirect result of any of the following, whether or not contributed to by any other cause
  - war;
  - invasion;
  - activities of a foreign enemy;
  - hostilities or warlike operations (whether war has been declared or not);
  - civil war;
  - revolution, rebellion or insurrection (that is, people rising up and changing the government by force or attempting to do so);
  - civil commotion which is of such severity or magnitude that it can be likened to a popular uprising;
  - military power (even if properly authorised by the duly elected government); or
  - usurped power (that is, power taken by force by any person or group (including the armed forces) not being the duly elected government).
- (b) Loss, damage or injury which is the direct or indirect result of any action taken in controlling, preventing, suppressing or in any other way relating to any of the acts or events listed in (a) above.
5. Any accident, injury, loss or damage (except under Section 2) arising during or as a result of:
  - earthquakes; or
  - riot or civil commotion that happens somewhere other than in Great Britain, the Isle of Man or the Channel Islands;unless you can prove that the accident, injury, loss or damage was not caused by that event.
6. Any accident, injury, loss or damage if any vehicle registered outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

However, we will provide any cover required by the Road Traffic Acts.

# General conditions

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## 1. Interpretation

The schedule forms part of this policy and the term 'this policy' includes this policy booklet, the schedule and any endorsements. Any word or expression defined in this policy has that meaning wherever it appears.

## 2. Your duty to prevent loss or damage

- (a) You must take all reasonable steps to prevent loss or damage to your car.
- (b) You must maintain your car in good condition. We may inspect your car at any time.

## 3. Claims – your duty

To get the full benefit of this policy, you (or your legal personal representative after your death) must follow the steps below when making a claim.

- (a) Tell the police immediately if any property is lost, stolen or damaged.
- (b) You must give us all the information and help we may reasonably ask for. We will not accept responsibility for the cost of goods or services which we have not authorised.
- (c) Take all reasonable steps to recover lost or stolen property.
- (d) Phone us immediately if you receive any letter or other document about the incident. If you do not do so it could harm your claim.
- (e) Never discuss liability with anyone unless we agree first.

- (f) Phone us immediately if anyone insured under this policy is going to be prosecuted as a result of the incident or if there is going to be an inquest or fatal accident inquiry.

- (g) You must not leave any property with us for us to deal with.

## 4. Claims – our rights

- (a) We can do the following.
  - Take over and carry out (in your name or the name of the person claiming under the policy) the defence or settlement of any claim.
  - Try to recover, in your name and for our own benefit, damages and costs covered under this policy.
- (b) We will have full control over any proceedings and in settling any claim.

## 5. Fraud

If any claim is fraudulent in any way or if you or anyone acting on your behalf has used any fraudulent means, all benefit under this policy will be lost. This will also apply if you exaggerate a claim or if you send forged or false documents to us.

## 6. Other insurance

If any incident leading to a claim under this policy is covered under any other insurance policy, we will only pay our share of the claim.

This condition does not mean that we have to accept any liability under Section 2 which we would otherwise exclude under exception (a) of that section.

# General conditions continued

## 7. Arbitration

Where we have accepted a claim but you and we disagree over the amount to be paid, the dispute must be referred to an arbitrator who we and you will agree on. When this happens, the arbitrator must make a decision before you can take any legal action against us.

## 8. Your duty to keep to the policy conditions

We will only provide the cover described in this policy if you keep to all the terms, conditions and clauses of the policy.

## 9. Monthly premiums

If you have chosen to pay monthly premiums, you must pay the first two monthly premiums by the date the insurance starts or the policy will not be valid (this advance premium is not refundable). You must then pay one monthly premium on the same day of each month, starting in month two and ending in month 11. When the policy is renewed, you must pay one premium a month.

If you do not pay a monthly premium on the date it is due, this will give us the right to cancel this policy from the date that premium was due to be paid.

If you pay monthly premiums, we will provide one month's cover for each monthly premium you pay.

## 10. Cancelling this policy

- (a) **You** have the right to cancel your policy during a period of 14 days after the latter of the day of purchase of the contract or the day on which **you** receive your policy documentation. **You** should also return your **certificate of motor insurance** as soon as possible after cancellation. If **you** wish to do so and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid. Alternatively, if **you** wish to do so and the insurance cover has already commenced, whether within the first 14 days or not, **you** will be entitled to a refund of the premium paid subject to a deduction for the time for which **you** have been covered. This will be calculated on a pro-rata basis for the period

in which **you** received cover and will include an additional charge to cover the administrative cost of providing the policy. To exercise your right to cancel your policy, please contact your insurance advisor. If **you** do not exercise your right to cancel your policy, it will continue in force for the term of the policy and **you** will be required to pay the full premium as stated.

- (b) **We** (or any agent **we** appoint and who acts with our specific authority) may cancel this policy by sending 7 days notice to your last known address. As long as **you** have not made a claim during the current **period of insurance**, **you** will be entitled to a refund of the premium paid subject to a deduction for the time for which **you** have been covered. This will be calculated on a pro-rata basis for the period in which **you** received cover and will include an additional charge to cover the administrative cost of providing the policy.

## 11. Car sharing and insurance

If you receive any payment for giving people lifts in your car, this will not affect the cover provided by this policy if:

- the car is not made or adapted to carry more than eight passengers (not including the driver);
- you are not carrying the passengers in the course of a business of carrying passengers; and
- you are not making a profit from the payments you receive.

Important: If you use your car under a car-sharing arrangement and you are not sure whether the arrangement is covered by this policy, contact us immediately for confirmation.

# Complaints procedure

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

## What will happen if you complain?

- We will acknowledge your complaint within 2 working days of receipt
- We aim to resolve complaints within 5 working days
- Once an assessment and full investigation of your concern has been made, we will respond with a decision.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update and give you an expected date of response. This will not be beyond 20 working days from when you first made your complaint.

If you remain unhappy with the decision you receive from the local branch you may write to the Chief Executive. If you are dissatisfied with our final decision, you can refer the matter to the Financial Ombudsman Service (FOS).

The FOS will only consider your complaint if you have given us the opportunity to resolve it and you are a private policyholder, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million. Please follow the steps below. If, however, we do not resolve your complaint within 40 working days, the FOS will accept a direct referral.

While we are bound by the decision of the FOS, you are not. Following the complaint procedure does not affect your right to take legal action.

## What should I do?

The steps you should take if dissatisfied:

### Step 1.

#### **Seek resolution by your insurance advisor or usual Norwich Union point of contact.**

If you are disappointed with any aspect of the handling of your insurance we would encourage

you, in the first instance, to contact the manager concerned. You can write or telephone, whichever suits you, and ask your contact to review the problem.

### Step 2.

#### **Refer your complaint to our Chief Executive**

If you remain unhappy with the decision you receive, please write with full details including Policy number and / or claim number, to:

The Chief Executive,  
Norwich Union Insurance,  
PO Box 6,  
Surrey Street,  
Norwich,  
NR1 3NS.

A review of the matter will then be carried out at a senior level and a final decision given.

### Step 3.

#### **Refer your complaint to the Financial Ombudsman Service**

If after making a complaint to us you are still unhappy and you feel the matter has not been resolved to your satisfaction please contact the FOS at:

Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall,  
London,  
E14 9SR.  
Telephone 0845 080 1800

Please note that the Ombudsman will only consider your complaint if you have already given us the opportunity to resolve it.

### Telephone taping

For our joint protection, telephone calls may be recorded or monitored (or both).

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). 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. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.



Norwich Union Insurance Limited

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Registered Office 8 Surrey Street Norwich NR1 3NG

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Authorised and regulated by the Financial Services Authority