

Private Car Motor Insurance Policy Key Facts

Please note that this is a policy summary only and does not contain the full terms and conditions of the contract. Full details of the cover, terms and conditions, claims process and the circumstances when claims will not be met are contained can be found in the Policy Wording.

This policy provides annual cover for you and any driver specified on the Policy Schedule to drive your Private Car.

The Certificate of Motor Insurance issued to you will show the use specifically agreed for your vehicle.

The cover offered is comprehensive, third party fire & theft and third party only, as stated in your Policy Schedule.

What are the significant features and benefits?			
Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to other people, including passengers	✓	✓	✓
Legal liability for damage to other people's property (up to £20,000,000)	✓	✓	✓
Damage to your vehicle:			
1) Accidental damage, vandalism and malicious damage	✓	×	×
2) Fire, lightning, self-ignition and explosion	✓	✓	×
3) Theft or attempted theft or taking the vehicle away without permission	✓	✓	×
Windscreen repair/replacement	✓ refer to the policy schedule for limits	✓ refer to the policy schedule for limits	×
Foreign use	✓ refer to the foreign use section of your policy	✓ refer to the foreign use section of your policy	✓ refer to the foreign use section of your policy
Driving other vehicles	×	×	×
	unless specified on the Certificate of Insurance	unless specified on the Certificate of Insurance	unless specified on the Certificate of Insurance

What am I NOT covered for in my policy?

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions, including a comprehensive list of exclusions, can be found in the Policy Wording.

Your policy does not cover any liability, loss or damage for:

-) Your car being driven by any person other than as described under the effective Certificate of Motor Insurance or used for a purpose not permitted by the Certificate,
-) Your car being driven by anyone (including you) who to your knowledge does not have a licence issued by the DVLA to drive your vehicle or has never held a licence or is disqualified from driving,
-) Loss or damage to your vehicle arising from theft whilst the ignition keys of your vehicle have been left in or on your vehicle or where the car has not been properly locked/secured,
-) Wear and tear, mechanical or electrical breakdown and failures or breakages,
-) Damages to your tyres, unless caused by an accident, fire or malicious damage,
-) Loss or damage to your vehicle by someone who obtained it by fraud or deception

Please note you must pay an amount called the policy 'excess' towards any claim you make. If the excess is shown against a named driver in the Policy Schedule this will be the total excess that applies to each and every incident of loss or damage while the vehicle is being driven by or in possession of that person. Please refer to your policy for full details.

How do I cancel my policy?

You have the right to cancel your insurance policy within the 14 day 'cooling off' period by contacting us or your agent. Should you exercise this right, you are entitled to a pro rata refund based on the time you were on cover, unless an incident has been reported to us which may give rise to a claim on this policy. Should you cancel your policy before it has commenced, a full refund will be issued.

You may cancel your annual policy at any time by contacting us or your agent, and, subject to any incident being reported to us which may give rise to a claim on this policy, we will issue a refund less a proportionate deduction for the period you have been on cover.

All refunds will be issued directly to your agent.

How do I make a claim?

It is a condition of your policy that after any incident which may give rise to a claim on your policy full details of the incident are reported **within 24 hours** to Haven Claims by calling them on 0345 0920700. Once a claim has been reported by telephone further correspondence can be sent to Haven Claims, Suite 2a Second Floor, 160 London Road, Sevenoaks, Kent, TN13 1BT. It is a condition of your policy that any increased costs resulting from your delay in reporting any incident to us will be your responsibility. If you fail to report a claim within 24 hours a late reporting excess will be applicable.

In the event of a claim, we will value your car according to the glass's guide mid-book value, making adjustments according to the use, condition and mileage.

Haven Claims is a claims handling company engaged by us to manage repairs to vehicles insured by us. We will share your personal information with Haven Claims in so far as necessary for them to help you and us resolve your claim. Haven Claims is a trading name of Prospect Legal.

If you are covered for windscreen/glass claims the coverage will be shown on your Policy Schedule, subject to an excess for a replacement. At your request, we can sub-contract the repair work that we are to carry out to a repairer of your choice, however a limit to the value of the repair work that we will carry out will be applicable, as stated in the Schedule.

If Your windscreen is chipped and can be repaired rather than replaced an Excess will not be applicable.

How do I make a complaint?

Haven Insurance aims to provide a high level of customer service and to settle claims fairly and promptly

If You are not satisfied with the service provided by Your Agent, please contact them. If You are not satisfied with our service please contact us straight away by calling Us on 0345 0920704 or by emailing complaints@haven.gi. If You want to make a complaint in writing please contact our Customer Relations Team at: Customer Relations, Haven Insurance Company Limited, No.1 Grand Ocean Plaza, Ocean Village, Gibraltar, GX11 1AA.

In the unlikely event that the matter is still not resolved to your satisfaction, the complaint can be referred to the Financial Ombudsman Services ('FOS') at Exchange Tower, London E14 9SR, or on phone number 0800 0234567. Please note that you have 6 months from the date of our final response in which to refer the matter to the FOS. Referral to the FOS does not affect your right to take legal action against us.

Important information about Haven Insurance Company Limited:

Haven Insurance Company Limited ('Haven Insurance') is registered in Gibraltar under company number 85914, registered office at No.1, Grand Ocean Plaza, Ocean Village, Gibraltar. Haven Insurance is authorised and regulated by the Financial Services Commission and Financial Conduct Authority by means of cross border services.

Haven Insurance Company Limited is licensed and regulated by the Commission of Insurance under the Insurance Companies Act 1987 of Gibraltar and is a member of the UK's Financial Services Compensation Scheme. Haven Insurance is also a member of the Motor Insurers Bureau and Association of British Insurers.

We are covered by the Financial Services Compensation Scheme ('the Scheme'). You may be entitled to compensation from the Scheme if we cannot meet our obligations. Further information about the Scheme and the compensation arrangements can be obtained by contacting the Scheme in writing at 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN, or by phone on 0207 741 4100 or on their website at www.fscs.org.uk.