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This is a summary of the policy only; it does not form part of the contract between you and us. For full details please refer to the policy booklet, a copy of which will be supplied to you on request, or with your documents if you have purchased a policy.

The policy includes optional extra covers which are provided by means of separate policy wordings, if you have taken out any of these optional covers please make sure you read the relevant significant and unusual exclusions or limitations. Copies of the policy wordings for the optional covers are also available on request.

Who provides the cover?

Cornhill Direct, a trading name of Allianz Insurance plc.

If you have chosen the optional breakdown cover this is underwritten by AWP P&C SA and administered in the United Kingdom by Allianz Global Assistance (a trading name of Mondial Assistance (UK) Limited).

If you choose the optional Legal Protection cover this is provided by Allianz Legal Protection a trading name of Allianz Insurance plc.

How long does the cover last?

The policy lasts for 12 months .

What is covered?

The cover provided by your policy is comprehensive. If you are involved in an accident you are covered for damage or injury you cause to anyone else as well as fire, theft or accidental damage to your own car.

Subject to acceptance criteria* you can take out a policy as long as:

- You live permanently in the United Kingdom, Channel Islands or the Isle of Man
- Your car is taxed where applicable and registered/kept in the UK and where required, must have a current Department of Transport test certificate (MOT).

* Certain occupations, use of your car, adverse driving records including certain convictions or accident history may not qualify in all circumstances.

What happens if I want to cancel?

You may cancel the policy within 14 days of buying it or receiving your documents. If you cancel within this period a temporary cover charge, minimum £15, will apply.

If you cancel the policy after 14 days but before its first renewal we will refund your unused premium less a charge of £50.

If cancellation occurs after the first renewal this charge is reduced to £25.

How do I notify a claim?

For accidents in the United Kingdom:

Call 0344 391 4111 – 8am – 6pm Monday to Friday and 9am – 1pm Saturday.

For claims under the optional Complete Breakdown Rescue section:

Call 0800 777 161

For claims under the optional Legal Protection section:

Call 0344 391 4111

For legal advice call 0370 241 4140.

How do I make a complaint?

If you have a complaint, please contact our Customer Satisfaction Manager at:

Cornhill Direct, 2530 The Quadrant, Aztec West, Bristol BS32 4AW

You can also phone 0330 102 2153 or email complaints@cornhilldirect.co.uk

If your complaint relates to the optional complete breakdown cover, contact customer support at: Allianz Global Assistance, George Street, Croydon, CR0 6HD.

If your complaint relates to the Legal Protection section of your policy contact the Customer Satisfaction Manager at Allianz Legal Protection, Redwood House, Brotherswood Court, Great Park Road, Bradley Stoke, Bristol, BS32 4QW.

You can also phone 0345 070 0886 or email: legalprotection@allianz.co.uk.

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints wording can be found in the policy wording.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.



Would I receive compensation if either Allianz or Allianz Global Assistance were unable to meet their liabilities?

In the event that either Allianz or Allianz Global Assistance were unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme - further details are in your policy document.

Significant or unusual exclusions and limitations	Section of policy										
<p>You will have to pay the first £150.00 of any claim for fire theft or malicious damage.</p> <p>The following excesses also apply on top of any other excess that may apply (which will be shown in your policy schedule).</p> <table><tr><td>Category of driver</td><td>Excess</td></tr><tr><td>Inexperienced drivers</td><td>£250.00</td></tr><tr><td>Experienced drivers aged</td><td></td></tr><tr><td>17-20</td><td>£250.00</td></tr><tr><td>21-24</td><td>£150.00</td></tr></table> <p>An inexperienced driver is someone who has not held a full licence issued in the European Union, Great Britain, Northern Ireland, the Channel Islands or the Isle of Man for at least one year.</p>	Category of driver	Excess	Inexperienced drivers	£250.00	Experienced drivers aged		17-20	£250.00	21-24	£150.00	Loss of or damage to your car.
Category of driver	Excess										
Inexperienced drivers	£250.00										
Experienced drivers aged											
17-20	£250.00										
21-24	£150.00										
<p>Glass damage excess</p> <p>You will have to pay the first £75.00 of any claim for replacement of your windscreen. If the windscreen is repaired no excess applies. We will not pay any more than £250.00 if you do not use our approved supplier.</p>	Windscreen damage.										
<p>Loss of or damage to your car following theft or attempted theft is excluded if it is unoccupied at the time of the loss or damage, unless your car was locked and the ignition key or other removable ignition device was not in or on your car.</p>	Loss of or damage to your car.										
<p>Audio, communication, navigational and in-car entertainment equipment that is not manufacturer standard, or not a manufacturer fitted optional extra for your car is limited to up to £750. The equipment must be permanently fitted to your car and powered by your car's electrical system.</p>	Loss of or damage to your car.										
<p>Any damage caused deliberately by you or anyone else insured under the policy.</p>	Loss of or damage to your car.										
<p>Personal Belongings cover is limited to £200.00. This cover is extended to £400.00 for wheelchairs, prams, pushchairs and carrycots. Cover is also provided for children's car seats.</p> <p>Cover does not include money, jewellery, mobile phones, goods samples or equipment carried in connection with a business.</p>	Personal belongings.										
<p>Foreign Travel</p> <p>Provides the cover shown in your schedule in all EU member countries plus Andorra, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia and Switzerland.</p>	Foreign Travel.										
<p>Free Hire Car</p> <p>In the event of damage to your car you will be offered the use of a loan car while repairs are carried out. You must use one of our approved repairers and the loan car will be a Class A (Small hatchback) vehicle.</p>	Claims information.										
<p>We will not cover any loss, damage or liability caused whilst the driver is under the influence of drugs or over the legal limit for alcohol consumption</p>	General Exclusions										

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The following sections are optional.

<p>Car hire If your car is going to be out of use for at least 2 days as a result of loss or damage covered by Section 2 of the policy we will arrange and pay for hiring another vehicle for up to 14 days. Insurance of the hired car is also included. Alternatively if your car is specially adapted for a disabled driver or passenger and a suitable vehicle is not available we will pay your travel costs up to £25 a day for up to 14 days.</p> <ul style="list-style-type: none"> • We will not cover the cost of fuel and other running costs • The car will be a category A, B or C vehicle • The car must be hired in the UK 	<p>Car hire.</p>
<p>Complete Breakdown Rescue We will come out to the vehicle if it is immobilised as a result of breakdown, accident, theft, attempted theft, vandalism, lack of fuel, or flat tyres or batteries. We will not cover</p> <ul style="list-style-type: none"> • Petrol, running costs or toll charges • An insured vehicle that cannot be recovered due to weather, or being stuck in sand or mud • Cost of specialist equipment needed to recover the vehicle • An insured vehicle that is not kept in a roadworthy condition • Release fees if the vehicle is stolen and subsequently recovered by the police. 	<p>Complete Breakdown Rescue – a separate policy booklet applies for this cover and is available on request.</p>
<p>Motor Legal Protection Covers the costs of taking legal action to recover damages from the person who causes an accident involving your car that is not your fault and which results in your death or bodily injury, damage to Your car or damage to any personal property whilst in or on Your car. The most we will pay for all claims arising out of one accident is £100,000. At all times during your legal action it must be more likely than not that:</p> <ul style="list-style-type: none"> • a court would decide the outcome of your action in your favour; or • a court would award you a more favourable settlement of your legal action than has already been offered by your opponent <p>and</p> <ul style="list-style-type: none"> • you will recover damages from your opponent. <p>If we believe that you are not likely to achieve the above, we will end your claim. We will not cover any costs:</p> <ul style="list-style-type: none"> • you incur before we have accepted your claim in writing; or • that we have not agreed to in writing. <p>You must make your claim within six months of the date of the accident involving Your car. At all times during your legal action you must follow the advice of, and co-operate fully with your solicitor and us. You must not withdraw your claim from your solicitor without the written agreement of us and your solicitor. At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises which means that the legal representative we choose cannot act for you because of his or her professional rules.</p>	<p>Motor Legal Protection – a separate policy booklet applies for this cover and is available on request.</p>



<p>Legal Advice</p> <p>You can ring our legal advice line, Lawphone, to get advice on any personal legal matter. Lawphone is open 24 hours a day, all year round.</p> <p>Calls may be recorded for your and our mutual protection and our training purposes.</p> <ul style="list-style-type: none">• Advice is only available over the telephone.• Advice will always be according to the laws of Great Britain and Northern Ireland.	
<p>Motorists Personal Accident</p> <p>Personal Accident Insurance for named drivers and their passengers when they are travelling in, or getting into or out of the Insured vehicle. A benefit of £20,000 is payable where the motor vehicle accident causes death, loss of limb, loss of sight, hearing or speech, or permanent total disablement.</p> <ul style="list-style-type: none">• The policy only covers private cars Insured under your policy• Potential claims must be notified within 60 days of the accident (making a claim).• Policy does not cover persons over 78 years old.• Death benefit is limited to £7,500 for those under 16.• Pre-existing conditions will be taken into account when determining benefits to be paid.• No cover for motor racing, rallies competition or speed tests.	<p>A separate policy wording applies - a copy is available on request.</p>