

Motor Guard

Policy Summary

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This is a summary of cover available under Fortis Motor Guard. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy booklet, a copy of which is available from your insurance adviser or from Fortis Insurance. This summary relates to Fortis Motor Guard policies effective from 1 September 2007 onwards.

This is an annual private car insurance policy underwritten by Fortis Insurance Limited. The contract is based on information you give us on a proposal form (or which is shown in a Statement of Insurance or Statement of Fact). You must tell us of any changes to the information.

The contract is made up of:

- The policy, this gives full details of the terms and conditions
- The schedule, this shows the period of insurance, which sections of the policy apply, whether your cover is comprehensive (comp), third party fire and theft (TPF&T) or third party only (TPO) and details of applicable excesses and endorsements
- The certificate of motor insurance, this shows the registration number of the car insured, who may drive and what the car can be used for.

Significant Features and Benefits (Cover)

Your insurance adviser will advise you of your level of policy cover, this will also be shown on your quotation documents and on your policy schedule when cover is issued.

Cover	Comp	TPF&T	TPO	Significant Limitations	Policy Section
Liabilities to third parties	Yes	Yes	Yes	£20 million limit for third party property damage and £5 million for costs and expenses	G
Use of your car in EU	Yes	Yes	Yes	Extend policy cover for up to 90 days	H and I
Driving a car which does not belong to you	Yes	Yes	Yes	Cover only applies for the policyholder and if shown on the certificate of motor insurance. Cover is TPO	G
Accidental damage to own car	Yes	No	No	Market value. Subject to excesses. Additional excesses for young or inexperienced drivers. New car replacement.	A
Damage to own car by fire or theft	Yes	Yes	No	Market value. £100 excess New car replacement	C
Audio, navigation and entertainment equipment	Yes	Yes	No	Comprehensive cover limit of £1,000 for standard fit £300 limit if TPF&T cover and/or non-standard fit	A and C
Personal belongings	Yes	No	No	Up to £100	F
Broken windscreen and window glass	Yes	No	No	£60 excess. £100 limit if Fortis glassline is not used	B
Personal accident	Yes	No	No	Policyholder, spouse and civil partner, and any passenger in the insured car. Death £2,500. Loss of sight or limb £1,500. Policy limit £10,000 each accident and £2,500 any one person. Cover not available if car is convertible	D
Medical expenses	Yes	No	No	Up to £100 each person. Cover not available if car is convertible	E
Replacement locks	Yes	No	No	£100 excess. Up to £500	L

Significant Exclusions

Cover	Significant Exclusions and Limitations	Policy Section
Loss of or damage to the car and personal belongings	All loss or damage when no-one is in the car unless all its doors and windows are closed and locked All loss or damage when no-one is in the car unless all keys or devices used to lock the car are removed from it	A, C & F A, C, F & L
Loss of or damage to the car	Extra costs due to parts or replacements not being available in the UK Caused by a member of the family or household taking the car without your permission Caused by deception New car replacement for cars up to 1 year old and you must be the first and only registered keeper	A, B & C A, C & L A & C A & C
Driving a car which does not belong to you	Use outside UK. A car registered outside the UK If your car is disposed of or damaged beyond economical repair Use of a car that is otherwise uninsured	G
Audio, navigation and entertainment equipment	Telephones Equipment not permanently fitted to the car	A & C
Personal belongings	Money, business goods and telephones	F
Personal accident	Suicide. Failure to wear seat belt If a driver is convicted of driving while under the influence of drink or drugs	D
Broken windscreen and window glass	Sun roof and hood mechanisms Windows and windscreens unless made of glass	B

Procedures

Cancellation Procedure

14 day cooling off:

- You have 14 days from the receipt of your policy booklet to cancel cover. Cancellation is subject to return of the certificate of motor insurance to us. We will refund the unused premium less an administration charge of £10.

You will not be entitled to any refund if a total loss claim has been made on the policy.

The policy can be cancelled mid term:

- By you phoning your insurance adviser and subject to return of the certificate of motor insurance to us. The premium we will return to you is shown in the Policy Conditions part of the policy; or
- By us giving you 7 days' notice in writing sent to your last known address. If we do this we will return the unused premium less an administration charge of £10. You must return the certificate of motor insurance.

Please refer to policy condition 8 for details of any refund that may be available to you.

How to Make a Claim

Telephone the Fortis Onecall service on **0845 122 3018, this helpline is open 24 hours a day, 365 days a year**. Please have details of the incident and your policy details available. If you do not have policy details you will need to quote your registration number. Alternatively you can write to us at the address in step 1 of the complaints procedure.

If you have comprehensive cover telephone the Fortis Insurance glassline on **0800 174764** if your windscreen or windows only are damaged.

Complaints Procedure

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

Step 1

Contact a Fortis Customer Service Adviser at this address

Customer Services Adviser

Fortis Insurance Limited

Fortis House

Tollgate

Eastleigh

Hampshire

SO53 3YA

Step 2

Contact Barry Smith, Chief Executive, at the same address if your problem is not sorted out.

Step 3

If you are not satisfied with our final decision, you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Financial Services Compensation Scheme

In the event that Fortis is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are in the policy.

Office address

Fortis House, The Square, Gloucester Business Park, Brockworth, Gloucester, GL3 4AD

Fortis Insurance Limited Registered address

Fortis House, Tollgate, Eastleigh, Hampshire SO53 3YA

Email: talkback@fortis.com Website: www.fortisinsurance.co.uk

Registered number 354568

Fortis Insurance Limited is authorised and regulated by the Financial Services Authority