

Car Insurance Useful Information

This document should be read along with your Swiftcover Car Insurance policy wording document and Insurance Product Information Document and doesn't contain the full terms and conditions of your insurance. We're providing this to you for information purposes only and this document doesn't form part of your insurance contract. You can find the full terms and conditions of the product in the policy wording document, a copy of which is available on request.

You can choose the level of cover that best meets your needs between comprehensive or third party fire and theft. Your policy schedule will show the cover you've selected, and your schedule and certificate also show the class of use that you have selected. You should check these to make sure you have the cover that is right for you and we recommend that you review and update your insurance from time to time to ensure your cover still meets your needs.

Limits and excesses may apply within some sections of cover, and the most we will pay in the event of a claim is the sum shown in the policy wording document or on your policy schedule. Some sections of cover also contain significant limitations or exclusions you should be aware of, including the following:

Policy section	Significant limitations or exclusions
Loss or damage to your car	The most we will pay is the market value at the time of the loss minus any excesses that apply.
Fire and theft damage to your car	The most we will pay is the market value at the time of the loss minus any excesses that apply.
Keys	Loss or damage caused by theft or attempted theft is excluded if the keys (or keyless entry system) to your car are left unsecured or unattended, or are left in or on your car whilst it is unattended
Uninsured drivers cover	This cover only applies if you have selected Comprehensive cover. We must be able to establish that the accident was not your fault. You must be able to provide us with the other vehicle's make, model and registration number and the name and address of the person driving the other vehicle
Replacement car cover	At the time of the claim, your vehicle must be less than one year old and you must have been the first and only registered keeper.
Personal injury to your driver	This cover only applies if you have selected Comprehensive cover. Cover only applies following death or loss of sight or limb within 3 months of an injury directly connected to an accident or claim covered by the policy.
Geographical limits and European travel	Your policy automatically provides the minimum cover required by EU motor insurance directives in any EU member country plus Andorra, Iceland, Liechtenstein, Norway, Serbia and Switzerland. Cover can be increased to that shown in your schedule in these countries on payment of the required additional premium. You can do this up to 6 times and a maximum of 90 days in any one period of insurance. We can supply an international motor insurance card (Green Card) if requested.

Policy section

Significant limitations or exclusions

No claims discount

When it is time to renew your policy, the no claims discount you receive will be reduced if you make one fault claim during the period of insurance unless you have protected your no claims discount.

No claims discount protection

To qualify for no claims discount protection, you must have earned at least 1 years no claims discount and have had no fault claims in the last 3 year period. If you have chosen to protect your NCD then in the event of one fault claim on your policy in any period of insurance (up to a maximum of two fault claims in any consecutive three year period of insurance), your NCD will not be changed at your next policy renewal. After this your NCD will be reduced for each further fault claim in accordance with our declared scale and if you no longer qualify for protected NCD this will be removed.

Legal assistance – optional cover for recovery of uninsured losses caused by an accident

There must be reasonable prospects of succeeding in your legal action at all times.

We will not pay any costs (including costs involving any legal disputes outside England Scotland or Wales) that we have not agreed to in writing, any costs arising out of disputes between you or us or any costs that can be recovered from other insurance.

You have the right to choose the lawyer acting for you where the commencement of court proceedings to pursue your claim is required or if a conflict of interest or dispute over settlement arises.

We will not pay any costs if you withdraw from the claim or follow it up other than in accordance with our or our lawyer's permission.

The most we will pay in costs for all claims arising out of any one event is £100,000.

Courtesy car upgrade option

Provides a car of a similar size and transmission to yours which and will have at least as many doors and seats as your car.

The hire car will have a maximum of 7 seats

You may only use the car in the United Kingdom. If your car can be repaired you may keep the hire car for the duration of repairs. If your car is declared a total loss you may only keep the hire car for 21 days. Customers with third party fire and theft cover must make a valid claim under Section B – Fire and theft before a hire car will be provided.

Personal Injury and rehabilitation option

Enhanced benefit if you are accidentally killed or injured whilst travelling in or getting into or out of your car whilst in the UK. Also includes Post Accident rehabilitation.

Suicide, attempted suicide or deliberate attempt to self inflict injury.

Any injury resulting from you driving whilst under the influence of alcohol or drugs to a level which would be an offence in the country where the accident occurs.

Any deliberate attempt to put lives in danger (unless to save a human life).

Injury caused by failure to wear a seatbelt unless exempt on medical grounds. Any treatment, costs or expenses not recommended as part of your case management.

Any injury unless supporting medical evidence is supplied.

Optional breakdown cover

Please see separate Insurance Product Information Document if selected

Please remember that as this document is only a summary of the insurance provided, the above is not a list of every exclusion or limitation that applies. You can find full details of these in the policy wording document.

Making a complaint

Swiftcover aims to provide the highest standard of service to every customer. If our service does not meet your expectations we want to hear about it so we can try to put things right.

If your complaint relates to a claim on your policy, please contact the department dealing with your claim.

Telephone contact is often the most effective way to resolve complaints quickly. Alternatively, you can write to us at:

Customer Relations Manager

Swiftcover.com

9 Fudan Way

Stockton on Tees

TS17 6EN

Telephone:

0330 024 6394

Email:

complaints@swiftcover.com

If we have given you our final response and you are still not satisfied, or if you have not received our final response within 8 weeks of telling us about your complaint, you may be eligible to refer your case to the Financial Ombudsman Service (FOS):

The Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London

E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Tel : 0300 123 9123

Fax : 0207 964 1001

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Referral to the FOS will not affect your right to take legal action.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Online Dispute Resolution

The European Commission has provided an Online Dispute Resolution Service for logging complaints. The ODR service can be reached here:

<http://ec.europa.eu/odr>

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