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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 choose the optional Breakdown Cover this is provided by ELVIA Travel Insurance International NV (Netherlands) and is administered in the UK by Mondial Assistance (UK) Ltd.

If you choose the optional Legal Protection cover this is provided by Allianz Legal Protection.

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 are over 17 and under 101
- Your car is taxed and registered in the United Kingdom, Channel Islands or the Isle of Man

* 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 £25, 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 08705 133346 – 8am – 8pm Monday to Friday and 9am – 3pm Saturday.

For claims under the optional Complete Breakdown Rescue section:

Call 0800 777 161

For claims under the optional Legal Protection section:

Call 0870 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 08705 50 60 70 or e mail complaints@cornhilldirect.co.uk

If your complaint relates to the cover provided by the optional Breakdown Cover contact the Quality Standards Manager at: Mondial Assistance (UK) Ltd, Mondial House, 102 George Street, Croydon CR9 1AJ.

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 0845 0700 886.



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 ELVIA travel were unable to meet their liabilities?

In the event that either Allianz or ELVIA 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 £100.00 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>£400.00</td></tr><tr><td>Experienced drivers aged 17-20</td><td>£400.00</td></tr><tr><td>21-24</td><td>£300.00</td></tr></table> <p>An inexperienced driver is someone who has not held a full licence issued in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man for at least one year.</p>	Category of driver	Excess	Inexperienced drivers	£400.00	Experienced drivers aged 17-20	£400.00	21-24	£300.00	Loss of or damage to your car.
Category of driver	Excess								
Inexperienced drivers	£400.00								
Experienced drivers aged 17-20	£400.00								
21-24	£300.00								
<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 removed</p>	Loss of or damage to your car.								
<p>Audio, communication/navigational and in car entertainment equipment that is not manufacturer standard for your car is limited to £750.00.</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 Croatia, Andorra, Iceland, Norway, Liechtenstein and Switzerland.</p>	Foreign Travel.								
<p>Free courtesy vehicle</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.								

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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 We will pay the costs of taking any legal action as a result of a road accident that was not your fault and which causes your death or bodily injury, damage to your car or damage to any personal property whilst in or on your car. We will not cover</p> <ul style="list-style-type: none"> • Claims where you do not have a reasonable chance of winning. • Costs we have not agreed in writing. • Any claim reported 6 months after the road accident. • 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 of if a conflict of interest arises. <p>The most we will pay for all claims arising out of any one road accident is £100,000.</p> <p>Legal Advice You can ring our legal advice line, Lawphone, to get advice on any personal legal problem. Lawphone is open 24 hours a day, all year round.</p> <ul style="list-style-type: none"> • Advice is only available over the telephone • Advice only relates to motor related personal legal problems. 	<p>Motor Legal Protection – a separate policy booklet applies for this cover and is available on request.</p>