

Car Insurance

Summary of Cover - Version 1

Insure

your

motoring

runs smoothly



ECCLESIASTICAL
INSURANCE YOU CAN BELIEVE IN

Contents

Introduction	1
Summary of Cover	2
Policy Cover	3
Discounts	4
Exclusions	5
Further Information	6

Car insurance

Honesty, integrity and a heritage you'll value.

Ecclesiastical is different from many other financial services organisations. And it's a difference you are sure to appreciate.

Individuals and organisations from across the community value us for our fairness, openness and commitment to provide the highest standards of service in everything we do.

Our Car Insurance offers a wide range of cover and many benefits which are included as standard:

Frequently asked questions

Q What is the difference between Comprehensive insurance and Third Party, Fire and Theft insurance?

A Third Party, Fire and Theft - covers the minimum legal requirement under the Road Road Traffic Act to cover injury to third parties and their property. Plus loss or damage to the insured vehicle caused by fire, lightening, explosion theft or attempted theft.

Comprehensive - All of the cover provided by Third Party, Fire and Theft plus accidental damage to the insured vehicle.

Q Does a windscreen claim affect my no claims discount?

A No.

Q Do I need business use to travel to and from work?

A No your policy will automatically provide cover for travelling to and from a permanent place of work.

Q What is an excess?

A An excess is the amount that you would pay towards a claim eg. the first £100.

Car insurance summary of cover

This information is a summary of the cover provided by the Ecclesiastical Insurance Office plc Car Insurance policy.

The summary highlights the main features and exclusions as well as other information that will help you decide if the policy meets your needs. It does not contain all the terms and conditions that may apply, this information can be found in the policy document.

A copy will be sent to you after you have taken out the policy but is available beforehand on request or you can download it from our website www.ecclesiastical.co.uk/motor. When you take out cover with us we will issue you with a Schedule, this document details the cover provided and the property/s insured.

What are the main features and exclusions of the cover?

The main features and significant exclusions for each section of the policy are shown below. In addition there are 'Conditions applying to the whole policy' and 'Exclusions applying to the whole Policy' detailed in the policy document. For example you have a duty to take reasonable steps to protect your property from loss or damage and losses caused by war are excluded.

- **Breakdown cover from RAC** - including, At Home, Roadside Assistance and Recovery.
- **Nil excess for fire and theft.**
- **Overseas medical expenses** - from Europ Assistance, provides valuable medical assistance following a road traffic accident, when you are driving in Europe in the insured vehicle.

Underwritten by:

Europ Assistance Insurance Ltd, Sussex House, Perrymont Road, Haywards Heath, West Sussex RH16 1DN - 01444 442800.

- **Accident recovery & helpline** - one free phone call will set the wheels in motion to get you back on the road.
- **Free legal expenses** - through DAS, Europe's leading legal expenses insurer, you will have help to recover your uninsured losses and motoring prosecution defence costs (you must report the incident straight away if you intend to make a claim).

DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol BS1 6NH - 0117 934 2104.

- **24 hour legal helpline** - provides confidential advice and guidance on any personal legal problem, not just car related.

Policy cover and benefits	C*	TPFT**	Comment
Accidental damage to your own car.	✓	X	
Courtesy car.	✓	X	Whilst the insured vehicle is being repaired by an RAC approved repairer, following an accident. (Subject to availability).
£250 for medical expenses.	✓	X	If you or your passengers are injured in an accident involving the insured vehicle.
£250 for personal effects.	✓	X	When lost or damaged due to accident, fire, theft or attempted theft.
Unlimited cover for fitted radio cassettes and CD players.	✓	✓	
Repair and replacement of windscreen and glass breakage.	✓	X	Free of charge to comprehensive policyholders. Policyholders aged 17-24 have a £50 replacement excess. TPFT policyholders will receive a substantial discount but will be responsible for the payment of any bill.
Replacement of locks following loss or theft of keys.	✓	✓	Including the lock transmitter and the central locking interface.
New car replacement.	✓	✓	If your car is stolen and not recovered or a total loss within 12 months of buying it as new.
Legal liability to others.	✓	✓	Cover for defence and claimants' costs.
Automatic European travel.	✓	✓	If you are intending to visit Europe in the insured vehicle please let us know and we will provide you with advice regarding your green card.
Emergency treatment.	✓	✓	Fees covered in accordance with the Road Traffic Acts.

*C = Comprehensive, **TPFT = Third Party, Fire and Theft

Discounts

As an Ecclesiastical policyholder you may be entitled to one or more of these valuable discounts.

- **Restricted driving** - to one individual or couple.
- **Multi-vehicle** - for two or more vehicles insured with us.
- **Clergy** - you may be entitled to discounts and valuable cover enhancements.
- **Age of car** - comprehensive insurance only.
- **No claims discount**

One year without a claim	30%
Two years without a claim	40%
Three years without a claim	50%
Four years without a claim	60%
Five years or more without a claim	65%

In the event of one fault claim the discount is put back by two years. For example, a claim made on a policy with 65% no claims discount will cause the discount to be reduced to 50% at next renewal.

- **Protected no claims discount** - for a small annual charge you can protect your no claims discount. You can then have up to two claims in any consecutive 5 year period without reduction of your no claims discount. We will let you know if you qualify for this feature.
- **Multi-policy** - insure both your home and car with us, and receive a discount on both policies.
- **Voluntary excess** - (comprehensive insurance only). You may add £50, £100 or £250 to any compulsory excess (the higher the excess the lower your premium).
- **Security** - for vehicles protected by Thatcham, Tracker or Trakbak systems.
- **Pass Plus** - one years additional no claims discount.

Significant exclusions

Changes to risk

Please note the policy only applies when the vehicle is being used in accordance with the limitations noted on the certificate. You must tell us straight away if any important facts change, such as; the main driver of the vehicle and the use of your vehicle, e.g. for business - page 7 of the policy.

Theft

When the ignition keys are left in the vehicle - page 11 of the policy.

Reduction in market value

The policy will not pay for subsequent reduction in the market value of a car that has been repaired - page 11 of the policy.

Uninsurable risks

The following are matters that most insurers consider to be uninsurable; - page 9 of the policy

- War and similar risks,
- Riot outside Great Britain, the Isle of Man and the Channel Islands,
- Earthquake outside the European Union,
- Pollution and contamination.

Legal Expenses - page 20-24 of the policy

- Events happening before the policy starts,
- Claims reported to DAS more than 180 days after the date or insured person should have known about the accident,
- Motoring prosecution defence cover excludes parking and dishonesty offences,
- Costs and expenses incurred before written acceptance of the claim,
- Legal action must be agreed by DAS,
- Personal Accident,
- Persons under 16 or over 70.

Overseas Medical Expenses - page 26 of the policy

- The first £50 of any claim.
- Any pre-existing medical condition, unless aggravated by the accident.

Further Information

How long does the policy cover me for...?

The Car Insurance contract is valid for 12 months from the start date indicated on your policy schedule. You should receive notice from us that your policy is approaching renewal at least 21 days before the due date.

What if I want to cancel the policy...?

Your right to cancel in the cooling-off period

If after insuring with us and receiving the full written policy details, including the schedule, you subsequently change your mind you have 14 days to write to the sender confirming that you do not wish to continue. No charge will be made and any premium you have already paid will be refunded.

Your right to cancel after the cooling-off period

If you do not cancel the policy within the 14-day cooling-off period mentioned above, the policy is in force and you are committed to pay the premium. However, you can still cancel the policy providing you give Ecclesiastical Insurance notice in writing. As long as you have not made a claim, you will receive a refund of the part of your premium which covers the cancelled period, providing this exceeds £10. If you have made a claim then the full annual premium is due.

Our right to cancel

We have the right to cancel the policy by giving you 7 days notice in writing sent by recorded delivery to your last known address. If we cancel the policy we will refund the part of your premium which covers the cancelled period.

What if I need to make a claim...?

If you need to report a claim you can call us on 01452 528533 - 24 hours a day, 7 days a week.

What if I have a complaint...?

At Ecclesiastical Insurance customer service is our number one priority. We always aim to provide a very high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact Ecclesiastical Insurance Group.

You can make your complaint in writing or verbally to the Group Compliance Officer or Claims and Risk Services Director at:

Ecclesiastical Insurance Office plc
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ

Tel: 01452 528533

Fax: 01452 423557

E-mail: complaints@ecclesiastical.com

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ecclesiastical Insurance.
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made.
- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR.

This complaints procedure does not affect your right to take legal proceedings.

What is the Financial Services Compensation Scheme (FSCS) and when might I need it?

As with all Financial Services Authority (FSA) regulated companies, should a situation arise where Ecclesiastical Insurance were unable to pay claims against it you may be entitled to compensation from the FSCS. For further information on the scheme you can visit the website at www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN. Tel: 020 7892 7300

The scheme was set up under the terms of the Financial Services and Markets Act 2000. They are an independent, non-profit making organisation and cover deposits, insurance and investments.

FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy.

~~Compulsory insurance, such as third party motor insurance, is covered in full. For non-compulsory insurance (such as damage to your own vehicle) the first £2,000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or value of unused premiums will be met.~~

Contact us direct

To arrange your car insurance with us, call **0800 336622**

9.00am to 5.00pm Monday to Friday (excluding Bank Holidays).

With one call we can answer any queries you have, give you an instant quotation and arrange immediate cover if required.

Payment can be made by cheque, credit/debit card or can be arranged as monthly instalments via direct debit.

For insurance you can believe in, choose Ecclesiastical.

Household building and contents

Travel

Wedding

Church

0800 336622

Calls may be monitored or recorded.



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Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Investment Management Ltd (EIM) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. Ecclesiastical Financial Advisory Services Ltd. (EFAS) Reg. No. 2046087. Ecclesiastical Risk Services Ltd. (ERS) Reg. No. 6290300. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. Tel: 01452 528533. EIO, ELL, EIM & EFAS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and EIM is a member of the Investment Management Association.



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