



POLICY SUMMARY: FAMILY-MARQUE

Some important facts about your Family-Marque Insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Insurance Policy Booklet to make sure you understand the cover it provides. All references below are to the relevant section of the Insurance Policy Booklet.

NAME OF INSURER:

Chaucer Insurance - a trading name of an authorised Lloyd's syndicate managed by Chaucer Syndicates Limited.

A. MOTOR

TYPE OF INSURANCE:

The policy protects your vehicles, comprising Comprehensive, Third Party Fire and Theft or Third Party Only cover, as selected by you when requesting the quotation and itemised in your Schedule.

SIGNIFICANT FEATURES AND BENEFITS:

Your policy includes the following features, which are explained in detail in your Policy Booklet:

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to any other person, including passengers	Included	Included	Included
Legal liability for damage to other people's property up to £20,000,000.	Included other than for commercial vehicles which has a limit of £1,000,000	Included other than for commercial vehicles which has a limit of £1,000,000	Included other than for commercial vehicles which has a limit of £1,000,000
Damage to your vehicle	Included	Fire and Theft Only	Excluded
Windscreen repair / replacement	Included	Excluded	Excluded
Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight up to age 69	Up to £10,000 (excluding motorcycles)	Excluded	Excluded
Personal effects	Up to £500 (up to £1000 if Platinum cover option is chosen) - excluding motorcycles.	Excluded	Excluded
Class A courtesy car for duration of repairs authorised by us and completed by an approved repairer	Included for private cars	Included for private cars	Excluded
Class A courtesy car for up to 30 days if vehicle damaged beyond economical repair or stolen and not recovered	Included for private cars	Included for private cars	Excluded

Foreign use	Cover is provided for maximum 90 days in total in any period of insurance. You must notify your insurance adviser in advance of travel.	Cover is provided for maximum 90 days in total in any period of insurance. You must notify your insurance adviser in advance of travel.	Cover is provided for maximum 90 days in total in any period of insurance. You must notify your insurance adviser in advance of travel.
In-vehicle entertainment & navigation equipment	Included	Included	Excluded
Driving Other Cars – Third party only cover to drive cars not owned by named drivers on this insurance	Extended to all named drivers subject to certain criteria.	Extended to all named drivers subject to certain criteria.	Extended to all named drivers subject to certain criteria.
Spare parts and fitted accessories	Cover is included whilst kept with your vehicle or in your private garage.	Fire and theft cover is included whilst kept with your vehicle or in your private garage.	Excluded
New Car Replacement	Included for private cars less than one year old subject to certain criteria. Platinum cover option provides new vehicle replacement for all vehicles less than one year old (but commercial vehicles must be less than 6 months old) subject to certain criteria.	Included for private cars less than one year old subject to certain criteria. Platinum cover option provides new vehicle replacement for all vehicles less than one year old (but commercial vehicles must be less than 6 months old) subject to certain criteria.	Excluded
Salvage Retention	Option to retain salvage included subject to certain criteria.	Option to retain salvage included subject to certain criteria.	Excluded
Luggage Trailer	Cover up to £250 (up to £1000 if Platinum cover option is chosen) included whilst attached or detached.	Fire and theft cover up to £250 (up to £1000 if Platinum cover option is chosen) included whilst attached or detached.	Excluded
Loss, theft or breakage of keys	Cover up to £1000 included (unlimited cover if Platinum cover option is chosen).	Excluded	Excluded
Emergency overnight and travel expenses	Cover up to £250 per incident (maximum £100 per person) included.	Excluded	Excluded
Medical/Hospital Expenses	Cover up to £500 per person included for any one incident plus hospital expenses up to £50 per day (up to £100 per day if Platinum cover option is chosen) for up to 30 days for you and your spouse – excludes motorcycles.	Excluded	Excluded

Modifications due to disablement	Cover up to £5000 towards vehicle modifications if you or spouse are disabled following an accident resulting in a claim for damage to your vehicle.	Excluded	Excluded
Child Car Seat	Cover included to replace existing child car seat if involved in accident whether or not child seat is damaged.	Excluded	Excluded
Road Fund Licence	Cover included for unexpired and unrecoverable portion of your vehicle's road fund licence if your vehicle is totally destroyed.	Excluded	Excluded
Alternative Transport Costs	Cover included up to £1000 for you and spouse if, through ill health, driving licence is revoked by DVLA and funding for alternative transport is required.	Excluded	Excluded
Car Jacking & Road Rage	Cover included up to £5000 towards medical expenses following physical assault to a named driver during aggravated theft, attempted theft or an accident.	Excluded	Excluded
Inappropriate Fuel	Cover included up to £2500 for loss or damage to your vehicle caused by an inappropriate type or grade of fuel being used.	Excluded	Excluded
Courtesy Car upgrade	Platinum cover option only – Hire car to similar specification to your damaged vehicle provided for duration of repair up to maximum of £4000 per incident if requested.	Platinum cover option only – Hire car to similar specification to your damaged vehicle provided for duration of repair up to maximum of £4000 per incident if requested.	Excluded

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

You will be responsible for the first part of any claim – this is known as the “Excess”. The Excess will be shown on your Schedule and can be advised to you by your insurance adviser.

If your vehicle is damaged while a young or inexperienced person (including you) is driving, or is in charge of the vehicle, you will have to pay an additional amount, as well as the ‘Excess’. Refer to (including for the additional amounts) Excesses for young or inexperienced drivers Section 15.

Damage to or loss of your vehicle or its accessories if the vehicle is left unattended unless all ignition keys are removed from your vehicle. This applies even for short periods such as in a petrol station. Refer to, Exceptions to sections 4, 5, 6, 7 & 8 (M).

Loss or damage over £2,500 caused by an inappropriate type or grade of fuel being used. Refer to, Exceptions to sections 4, 5, 6, 7 & 8 (P).

Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed. Refer to, General exceptions, Driving, in charge of or using a vehicle (6).

Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications. Refer to, General exceptions, Driving, in charge of or using a vehicle (7).

Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened is not shown on your certificate of motor insurance as allowed to drive. Refer to, Exceptions to section 4, 5, 6, 7 & 8 (L).

Section 2 'Driving other cars', may be excluded for some drivers. If included, this section will not apply when the other car is not insured in its own right. Other restrictions may apply in addition, please refer to your insurance adviser / policy booklet for confirmation of cover.

Loss or Damage in respect of theft or attempted theft of your vehicle may be excluded unless: - your vehicle is kept in a locked and secured building and your vehicle is a) at your private dwelling place; or b) at any other address specifically agreed by us; and if your vehicle is kept within one half-mile radius of a) or b). Please refer to your insurance adviser for confirmation of cover.

Your policy cover may be inoperative and of no effect if your vehicle is driven in excess of the annual mileage you have disclosed at the inception or renewal of your policy. Please refer to your insurance adviser for confirmation of cover.

Loss or damage in respect of theft or attempted theft of your vehicle may be excluded if you have an alarm, immobiliser or tracking device fitted to your vehicle and it is not operative. Please refer to your insurance adviser for confirmation of cover.

B. BREAKDOWN RECOVERY

TYPE OF INSURANCE:

The policy covers your vehicles when they suffer a breakdown during the course of a journey more than a one-mile radius from your home.

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Standard Breakdown (Included on ALL Family-Marque policies)	Roadside assistance and recovery (if breakdown occurs more than one mile from your home within the UK) for your vehicle, you and up to 6 passengers to the nearest garage for repair, or your home or intended destination.	Roadside assistance and recovery (if breakdown occurs more than one mile from your home within the UK) for your vehicle, you and up to 6 passengers to the nearest garage for repair, or your home or intended destination.	Roadside assistance and recovery (if breakdown occurs more than one mile from your home within the UK) for your vehicle, you and up to 6 passengers to the nearest garage for repair, or your home or intended destination.
Home Assist (Optional)	Provides Standard Breakdown cover if breakdown occurs at home address or within one mile of home address.	Provides Standard Breakdown cover if breakdown occurs at home address or within one mile of home address.	Provides Standard Breakdown cover if breakdown occurs at home address or within one mile of home address.
European Assist (Optional)	Provides Standard Breakdown cover if breakdown occurs in Austria, Belgium, Denmark, Finland, France, Germany, Greece, Italy, Luxembourg, Netherlands, Norway, Portugal, Republic of Ireland, Spain, Sweden and Switzerland for a maximum of 90 days per year.	Provides Standard Breakdown cover if breakdown occurs in Austria, Belgium, Denmark, Finland, France, Germany, Greece, Italy, Luxembourg, Netherlands, Norway, Portugal, Republic of Ireland, Spain, Sweden and Switzerland for a maximum of 90 days per year.	Provides Standard Breakdown cover if breakdown occurs in Austria, Belgium, Denmark, Finland, France, Germany, Greece, Italy, Luxembourg, Netherlands, Norway, Portugal, Republic of Ireland, Spain, Sweden and Switzerland for a maximum of 90 days per year.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

Any caravan/trailer where the total length exceeds 7 metres (23 feet) recovered with the vehicle if the vehicle cannot be repaired roadside, and where it is not attached to the vehicle with a standard towing hitch. Refer to, Exceptions to Sections 20, 21 and 22 (1a).

Any breakdown occurring within 24 hours of commencement of the period of insurance. Refer to, Exceptions to Sections 20, 21 and 22 (3).

We will not pay for the cost of parts, components or materials used to repair the vehicle. Refer to, Exceptions to Sections 20, 21 and 22 (4).

The cost of alternative transport other than to your destination and a return trip to collect your repaired vehicle. Refer to, Exceptions to Sections 20, 21 and 22 (8).

The recovery of the vehicle and passengers if repairs can be carried out at or near the scene of the breakdown within the same working day. If recovery takes effect we will only recover to one address in respect of any one breakdown. Refer to, Exceptions to Sections 20, 21 and 22 (11).

Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the breakdown within an agreed time. Refer to, Exceptions to Sections 20, 21 and 22 (12).

Where service cannot be effected because the vehicle does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels. Refer to, Exceptions to Sections 20, 21 and 22 (14).

Any request for service if the vehicle is being used for motor racing, rallies, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities. Refer to, Exceptions to Sections 20, 21 and 22 (16).

Any damage to your vehicle or its contents whilst being recovered, stored or repaired and any liability or consequential loss arising from any act performed in the execution of the assistance services provided. Refer to, Exceptions to Sections 20, 21 and 22 (19).

Any vehicle in excess of 3175kg (3.5 tonnes) in weight. Refer to, Exceptions to Sections 20, 21 and 22 (24a).

Any vehicle more than 5.18 metres (17 feet) long, 2.209 metres (7 feet 6 inches) wide and 2.44 metres (8 feet) high. Refer to, Exceptions to Sections 20, 21 and 22 (24b).

Any more than six call-outs within the period of insurance. Refer to, Exceptions to Sections 20, 21 and 22 (26).

Claims totalling more than £15,000 in any one period of insurance. Refer to, Exceptions to Sections 20, 21 and 22 (27).

C. MOTOR LEGAL PROTECTION

TYPE OF INSURANCE:

The policy covers the cost of Legal Expenses Insurance Advisers to pursue damages claims arising from a road traffic accident.

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Motor Legal Protection (Included on ALL Family-Marque policies)	Legal costs of up to £50,000 per claim are covered to pursue	Legal costs of up to £50,000 per claim are covered to pursue	Legal costs of up to £50,000 per claim are covered to pursue

	<p>compensation in respect of uninsured losses incurred and / or personal injury sustained as a result of a motor accident arising as a result of another persons negligence.</p> <p>Legal advice service available between 9.00 am to 5.00 pm Mondays to Fridays (excluding bank holidays) on 0844 770 1047.</p>	<p>compensation in respect of uninsured losses incurred and / or personal injury sustained as a result of a motor accident arising as a result of another persons negligence.</p> <p>Legal advice service available between 9.00 am to 5.00 pm Mondays to Fridays (excluding bank holidays) on 0844 770 1047.</p>	<p>compensation in respect of uninsured losses incurred and / or personal injury sustained as a result of a motor accident arising as a result of another persons negligence.</p> <p>Legal advice service available between 9.00 am to 5.00 pm Mondays to Fridays (excluding bank holidays) on 0844 770 1047.</p>
--	---	---	---

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

This insurance covers the legal costs incurred by Lyons Davidson Solicitors (the Legal Expenses Insurance Adviser) who acts on our behalf. The insured is not covered for any other legal representatives costs unless court proceedings are started. Refer to, Section 23, (2l).

For a claim to be covered there must be reasonable prospects of a successful outcome. Refer to, Conditions to Section 23 (3 Reasonable Prospects).

Claims must be notified as soon as reasonably possible. Refer to, Section 23 (1b).

Legal advice is available on motor related matters only. Refer to Section 23, What we cover.

The following apply to Family-Marque Motor, Motor Breakdown and Motor Legal Protection

DURATION OF CONTRACT:

Your cover is valid for a twelve-month period.

CANCELLATION:

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy documents or the start of the policy, whichever is later without giving any reasons. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled.

With any circumstances of cancellation, we may charge a fee to cover our administration costs.

CLAIMS ADDRESS:

You should report immediately any accident or loss under the policy to **Chaucer Insurance** at: Prospect House, Chaucer Business Park, Thanet Way, Whitstable, Kent CT5 3FD

Motor Insurance Claims Telephone Number - 0800 072 2050 from within United Kingdom, 0044 1227 284700 outside the United Kingdom.
(0800 587 0808 For Broken or Damaged Glass)

Motor Breakdown Claims Telephone Number – 0845 408 4874 from within United Kingdom, 0044 1206 771780 from within Europe.

Motor Legal Protection Claims Telephone Number – 0800 072 2050.

COMPLAINTS PROCESS:

If you have a complaint about the service provided to you by Chaucer Insurance under the policy, you may write to the person at the address shown in the Insurance Policy Booklet.

If you remain dissatisfied with the Chaucer Insurance response, you can refer the matter to the Complaints Department at Lloyd's (the address is shown in the Insurance Policy Booklet) and if you are still dissatisfied, the matter may be referred to the Financial Ombudsman Service (details will be made available at the appropriate stage of the complaints process).

COMPENSATION SCHEME:



Chaucer Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about compensation scheme arrangements from the FSCS.