



MMA INSURANCE



P R I V A T E C A R

I N S U R A N C E

PROSPECTUS

P R I V A T E C A R I N S U R A N C E

MMA Insurance offers a range of private motor insurance products

- **Standard Motor** Standard Motor Insurance for proposers aged 25 to 70.
- **Master Motorist** A policy for safer drivers aged 25-70 who represent a much lower risk than the average car owner. Driving is restricted to Insured only or Insured and Spouse/Partner both of whom must have held a full licence for more than 4 years.
- **Value 100** Accidental Damage, Fire, Theft and Third Party cover with a £100 compulsory accidental damage, fire, theft and windscreen excess. Very competitive premiums for the cost-conscious motorist aged 25-70.
- **Prime 100** A comprehensive policy for proposers aged 25-70 with a £100 compulsory accidental damage, fire and theft excess.
- **Ladycar 1** An Insured only driving policy specially designed for females aged 21-34 who have held a full licence for 3 years and live in an area where the risk of a claim is lower and represent a low risk.
- **Ladycar 2** Designed for females aged 30-65 driving the second and lower group family car. Because Ladycar 2 policyholders represent a much lower risk than the average car owner, cover can be provided at very competitive premiums.

IMPORTANT

Whilst every care has been taken with the information in this document, only the main terms and conditions can be shown.

A specimen policy is available on request.

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STANDARD MOTOR

COVER AVAILABLE

You may choose between Comprehensive, with or without Protected No Claims Discount, Third Party Fire & Theft, or Third Party only.

● **Comprehensive policies cover:**

1. Accidental Damage to your car including vandalism
2. Loss of or damage to your car by fire or theft
NB. You pay the first £100 of any claim for fire, theft or malicious damage/ vandalism
3. Unlimited legal liability cover for death or bodily injury to any third party including passengers in your car
4. Damage to third party property up to a maximum amount of £20 million.
5. Medical expenses up to £100 per person
6. Personal Effects up to £50
7. Personal Accident benefits up to £1000 for you and your spouse
8. Unlimited Legal Defence costs for manslaughter
9. Audio Equipment up to £500
10. The cost of replacing broken windscreens without loss of No Claims Discount (You pay the first £50 if the windscreen is replaced. The excess is waived if the windscreen is repaired.)

● **Third Party Fire & Theft policies cover items 2-3 and 7 above.**

● **Third Party only policies cover items 3 and 7 above.**

NO CLAIMS DISCOUNT

If no claim arises under this policy during the Period Of Insurance the renewal premium will be reduced on the following scale:

one year	30%	five years	65%
two years	40%	six years	66%
three years	50%	seven years	67%
four years	60%		

If during the Period Of Insurance incidents occur which give rise to claims or potential claims under the policy, the No Claims Discount at the next renewal will be reduced as follows:

Last Renewal	Next renewal One incident	Next renewal More than one incident
30% or 40%	NIL	NIL
50%	30%	NIL
60%	40%	NIL
65% to 67%	50%	NIL

Any No Claims Discount to which you are otherwise entitled will not be disallowed as a result of a claim:

1. solely for repair or replacement of glass in the windscreen or in the side or rear windows of your Car
2. under Section 2.4 (Emergency Treatment Fees) of this policy.

The No Claims Discount is not transferable to any other person.

PROTECTED NO CLAIMS DISCOUNT

If you have comprehensive cover limited to yourself or you and your spouse (or in certain circumstances your partner) or any driver over 30, use your car for social domestic and pleasure or Class 1 or 1A use only, are entitled to at least 4 years' No Claims Discount, and have had no accidents or losses other than 1 windscreen in the last 2 years, you can for an additional premium select No Claims Discount protection. A £50 Accidental Damage excess will then apply.

This means that your No Claims Discount will be preserved if you have no more than 2 claims in any five-year period. You may have to pay a higher premium or excess if you make a claim.

CLASS OF USE

Social Domestic & Pleasure, Class 1, 1A, 2 and 3 – see page 12.

YOUNG AND/OR INEXPERIENCED DRIVERS

You must give full details of any person who might drive your car and

- (a) is under 25
- (b) has not held a full UK driving licence for 12 months.

Compulsory excesses apply for these drivers as follows:

Age under 21	£300	} These amounts are in addition to any voluntary excess and are doubled if such drivers are over 21 and not declared.
Age 21-24	£200	
Age over 25 but inexperienced	£200	

Additional drivers under 25 are only acceptable for Comprehensive policies. Cover for loss or damage to the vehicles is excluded for undeclared drivers under 21.

USE ABROAD

Your policy provides full cover for you for up to 45 days provided that your Car is taxed and registered in the UK, your Car is normally kept in the UK and you maintain a permanent home in the UK.

Your policy provides the basic cover you need by law to use your Car in:

Any country which is a member of the European Union and/or any other country which the Commission of the European Union approves as meeting the requirements of Article 7(2) of the European Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (no. 72/166 CEE)

You are covered for up to 45 days provided that your Car is taxed and registered in the UK, your Car is normally kept in the UK and you maintain a permanent home in the UK.

If you intend to use your Car outside the Territorial limits for longer than 45 days with a maximum of 90 days you must notify your broker before you leave and pay any additional premium that is required. Cover will not be provided for any period in excess of 90 days.

POLICY EXCESSES

If you are prepared to pay the first £50, £100, £150 or £200 of any accidental damage claim IN ADDITION to any compulsory excess, the premium is reduced. These excesses are not available in respect of certain vehicles which have special terms or for Third Party, Fire & Theft policies and the voluntary £100, £150 and £200 excesses are not available for policies with Protected No Claims discount.

RESTRICTED DRIVER DISCOUNTS

The premium is lower if driving is restricted to yourself OR to you and your wife/husband/partner OR to you and one named driver aged 30 or over.

MASTER MOTORIST

The rewarding policy for safer drivers

COVER AVAILABLE

Master Motorist gives you a choice of Comprehensive, Third Party Fire & Theft and Third Party only cover and offers the following valuable benefits.

● **Comprehensive policies cover**

1. Accidental Damage to your car including vandalism
2. Loss of or damage to your car by fire or theft
NB. You pay the first £100 of any claim for fire, theft or malicious damage/vandalism
3. Unlimited legal liability cover for death or bodily injury to any third party including passengers in your car
4. Damage to third party property up to a maximum amount of £20 million.
5. Unlimited legal defence costs for manslaughter
6. Medical expenses up to £200 per person
7. Personal accident benefit of £5000
8. Personal effects cover up to £100
9. Cover for a luggage trailer up to £250
10. The reasonable cost of transporting your car to the nearest garage following an accident and delivery to you following repair

● **Third Party Fire & Theft policies cover items 2, 3 and 4 only**

● **Third Party only policies cover items 3 and 4 only.**

NO CLAIMS DISCOUNT

To be eligible for MASTER MOTORIST you must already be earning 4 or more years' No Claims Discount, are entitled to 4 or more years' No Claims Discount on a policy which expired less than 3 months ago. In addition you must not have had any accident or claim in the last 5 years (other than 1 windscreen) and no convictions in the last 4 years (other than 1 speeding).

PROTECTED NO CLAIMS DISCOUNT

Provided there is no evidence of bad driving or any other unsatisfactory features you can have up to 2 claims in any five year period without this affecting your cover or your no claims discount. You may have to pay a higher premium or excess if you make a claim.

CLASS OF USE

Social Domestic & Pleasure, Class 1 and 1A – see page 12.

POLICY EXCESSES

The first £50 is payable in respect of damage to your vehicle (including windscreen damage) if you have a claim. In addition, to reduce your premium, you have the option of an additional voluntary excess of £50.

VALUE 100

Competitive cover for the cost conscious motorist

COVER AVAILABLE

Available on Insured only OR Insured and spouse/partner basis OR insured & 1 named driver aged 30 or over and covers:

1. Accidental Damage to your car including vandalism
2. Loss of or damage to your car by fire or theft
3. The cost of replacing broken windscreens without loss of No Claims Discount
4. Legal Defence costs for manslaughter
5. Legal Liability for injury to passengers, the public and their property.

NB. There is a limit of £250 for audio equipment and you must pay the first £100 of any claim under items 1 to 3 above

NO CLAIMS DISCOUNT

See page 4.

CLASS OF USE

Social Domestic & Pleasure, Class 1, 1A, 2 and 3 – see page 12.

PRIME 100

Comprehensive Cover

COVER AVAILABLE

Prime 100 is a Comprehensive policy with a £100 compulsory excess and covers:

1. Accidental Damage to your car including vandalism
2. Loss of or damage to your car by fire or theft
3. The cost of replacing broken windscreens without loss of No Claims Discount
NB. (you pay the first £50 unless the windscreen is repaired rather than replaced)
4. Legal Liability for injury to passengers, the public and their property
5. Medical expenses up to £100 per person
6. Personal Effects up to £50
7. Personal Accident benefits up to £1000 for you and your spouse
8. Unlimited Legal Defence costs for manslaughter

NO CLAIMS DISCOUNT

See page 4.

PROTECTED NO CLAIMS DISCOUNT

If you have comprehensive cover limited to yourself or you and your wife/husband or in certain circumstances your partner, use your car for social domestic and pleasure or Class 1 or 1A use only, are entitled to at least 4 years' No Claims Discount, and have had no accidents or losses other than 1 windscreen in the last 2 years, you can for an additional premium and a £50 Accidental Damage excess select No Claims Discount protection.

This means that your No Claims Discount will be preserved if you have no more than 2 claims in any five-year period. You may have to pay a higher premium or excess if you make a claim.

CLASS OF USE

Social Domestic & Pleasure, Class 1, 1A, 2 and 3 – see page 12.

YOUNG AND/OR INEXPERIENCED DRIVERS

You must give full details of any person who might drive your car and

- (a) is under 25 or
- (b) has not held a full UK driving licence for 12 months (inexperienced).

Compulsory excesses apply for these drivers as follows:

Age under 21	£300	} These amounts are in addition to any voluntary excess and are doubled if such drivers are over 21 and not declared.
Age 21-24.	£200	
Age over 25 but inexperienced	£200	

Cover for loss or damage to the vehicles is excluded for undeclared drivers under 21.

RESTRICTED DRIVER DISCOUNTS

The premium is lower if driving is restricted to yourself OR to you and your wife/husband/partner OR to you and one named driver aged 30 or over.

LADYCAR 1

A better policy for young lady drivers

COVER AVAILABLE

Ladycar 1 gives you a choice of Comprehensive, Third Party Fire & Theft or Third Party only.

● **Comprehensive policies cover**

1. Accidental Damage to your car including vandalism
2. Loss of or damage to your car by fire or theft
NB. You pay the first £100 of any claim for fire, theft or malicious damage/vandalism
3. Unlimited legal liability cover for death or bodily injury to any third party including passengers in your car
4. Damage to third party property up to a maximum amount of £20 million.
5. Medical expenses up to £100 per person
6. Personal Effects cover up to £50
7. Personal Accident benefits up to £1000
8. Unlimited Legal Defence costs for manslaughter
9. The cost of replacing broken windscreens without loss of No Claims Discount. (You pay the first £50 unless the windscreen is repaired rather than replaced.)

● **Third Party Fire & Theft policies cover items 2, 3 and 7 above.**

● **Third Party only policies cover items 3 and 7 above.**

NO CLAIMS DISCOUNT

See page 4.

PROTECTED NO CLAIMS DISCOUNT

If you have comprehensive cover limited to yourself, use your car for social domestic and pleasure or Class 1 use only, are entitled to at least 4 years' No Claims Discount, and have had no accidents or losses other than 1 windscreen in the last 2 years, you can for an additional premium and a £50 Accidental Damage excess select No Claims Discount protection.

This means that your No Claims Discount will be preserved if you have no more than 2 claims in any five-year period. You may have to pay a higher premium or excess if you make a claim.

CLASS OF USE

Social Domestic & Pleasure and Class 1 – see page 12.

POLICY EXCESSES

If you are prepared to pay the first £50, £100, £150 or £200 of any accidental damage claim IN ADDITION to any compulsory excess, the premium is reduced. Drivers aged 25-29 are subject to a compulsory £75 accidental damage excess and only the £50 voluntary excess is available. Drivers aged 21 to 24 are subject to a compulsory £150 accidental damage excess in which case no voluntary excess is available.

LADYCAR 2

A better policy for the second car

COVER AVAILABLE

Ladycar 2 offers a choice of Comprehensive, Third Party Fire & Theft and Third Party only cover for Insured and husband/partner.

● **Comprehensive policies cover**

1. Accidental Damage to your car including vandalism
2. Loss of or damage to your car by fire or theft
NB. You pay the first £100 of any claim for fire, theft or malicious damage/vandalism
3. Unlimited legal liability cover for death or bodily injury to any third party including passengers in your car
4. Damage to third party property up to a maximum amount of £20 million.
5. Medical expenses up to £100 per person
6. Personal Effects up to £50
7. Personal Accident benefits up to £1000
8. Unlimited Legal Defence costs for manslaughter
9. The cost of replacing broken windscreens without loss of No Claims Discount.
(You pay the first £50 unless the windscreen is repaired rather than replaced.)

● **Third Party Fire & Theft policies cover items 2, 3 and 7 above.**

● **Third Party only policies cover items 3 and 7 above.**

NO CLAIMS DISCOUNT

See page 4.

PROTECTED NO CLAIMS DISCOUNT

If you have comprehensive cover limited to yourself or you and your husband or in certain circumstances your partner, use your car for social domestic and pleasure, are entitled to at least 4 years' No Claims Discount, and have had no accidents or losses other than 1 windscreen in the last 2 years, you can for an additional premium and a £50 Accidental Damage excess select No Claims Discount protection.

This means that your No Claims Discount will be preserved if you have no more than 2 claims in any five-year period. You may have to pay a higher premium or excess if you make a claim.

CLASS OF USE

Social Domestic & Pleasure – see page 12.

POLICY EXCESSES

If you are prepared to pay the first £50, £100, £150 or £200 of any accidental damage claim IN ADDITION to any compulsory excess, the premium is reduced. The £100, £150 and £200 excesses are not available for policies with Protected No Claims Discount.

CLASSIFICATION OF USE

- **Social Domestic & Pleasure**

Use for social, domestic and pleasure purposes (which includes travelling to and from your permanent place of work).

- **Class 1**

Use for social, domestic and pleasure purposes and by the Insured in person in connection with his or her business or profession but excluding use for commercial travelling or for any purpose in connection with the motor trade.

- **Class 1A**

Use for social, domestic and pleasure purposes and by the Insured or the Insured's spouse/partner in person in connection with his or her business or profession but excluding use for commercial travelling or for any purpose in connection with the motor trade.

- **Class 2**

Use for social, domestic and pleasure purposes and by anyone in connection with the Insured's business or profession excluding use for commercial travelling or for any purpose in connection with the motor trade.

- **Class 3**

Use for social, domestic and pleasure purposes and by anyone in connection with the Insured's business or profession excluding the use for any purpose in connection with the motor trade.

All policies exclude use for hire or reward and racing, pace-making, speed testing, reliability trials or competition.



Motor Care Line
0870 84 84 999

MMA's Motor Care Line approved repairer scheme has been developed by us to offer all comprehensive policy holders maximum assistance in the event of an accident. The accident and windscreen breakage Helpline is available 24 hours a day, 365 days a year.

A range of benefits are available completely free of charge including:

- Nationwide (UK mainland) coverage
- Free collection of your damaged car
- Emergency accommodation/journey completion facilities up to £250
- Free courtesy car for the duration of the repair – you only pay for petrol
- Free return of the repaired car, thoroughly cleaned, direct to you
- Swift and effective repairs
- Windscreen replacements and repairs via the Helpline
- All repairs guaranteed for 2 years by our approved repairer (windscreens 1 year)

For full details of **MMA Motor Care Line** please contact your broker. A card highlighting the major benefits and Helpline telephone number is included with your new policy documentation. We recommend that this card should be kept in your car.

ADDITIONAL SERVICES

Broken/damaged windscreen or window

MMA Motor Care Line provides for a complete glass replacement or repair service by our approved supplier.

If the windscreen is repaired, any excess normally applicable is waived.

Note

If replacement of windscreen is not carried out by our approved supplier the excess is doubled.

If your car breaks down you have access to roadside help

The Helpline operator will arrange for:

- one of the roadside assistance contractors to attend the breakdown and repair your car on the spot (if it cannot be fixed there and then, they will tow it to the nearest garage or to any destination you agree with them).
- An emergency message to be sent to up to two people to explain the delay.

You must pay for the assistance provided but we have negotiated a very competitive scale of charges for this service.

For access to the benefits of **MMA Motor Care Line** phone:

0870 84 84 999

(24 hours a day, 365 days a year)

PAYMENT BY INSTALMENTS

You can pay your premium including tax by monthly instalments provided that you meet our credit application criteria, a summary of which is shown in the application attached to the proposal form. Please refer to your agent for the current service charge.

In the first year of the credit plan your premium (including tax, less 20% deposit, plus service charge) is divided into 10 instalments and collected each month by direct debit from your bank account. The first instalment is due one month from policy inception/renewal date and subsequent instalments will be collected monthly thereafter.

If there is any delay in collecting your initial instalments, the first debit will include all payments due up to that date.

In the second year of instalments there is no need for a new application or deposit cheque. The premium (including tax) and service charge will be divided into 12 monthly direct debit payments, the first falling due on the date of renewal of your policy.

If you wish to apply for this facility please complete the direct debit application attached to the proposal form and give it to your agent with a cheque for 20% of the premium including tax. Full details of your monthly payment and credit agreement will be sent to you upon acceptance of your application.

PAYMENT BY CREDIT CARD

Payment by credit card is accepted, please refer to your broker/intermediary.

CUSTOMER INFORMATION

The 3rd EU non-Life Directive requires us to provide you with the following information before purchase:

Complaints Procedure

It is always our intention to provide a first class standard of service. However, if you do have any cause for complaint, you should either contact the intermediary who arranged your policy, or the appropriate Department at MMA Insurance. Please have your policy number to hand.

If the matter is not resolved to your satisfaction, please write to the Underwriting Manager or the Claims Manager at MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

If you consider the matter still unresolved, the following options are open to you:-

- 1 - Contact the Chief Executive at MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.
- 2 - Contact the General Insurance Standards Council, 110 Cannon Street, London, EC4N 6EU.
- 3 - Ask for your case to be reviewed by the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. There are a few instances where the FOS are not able to assist and you must have allowed MMA the opportunity to resolve your complaint before the FOS will become involved.

Law Applicable to Contract

You and the insurer are free to choose the law applicable to this contract but, in the absence of agreement to the contrary, English law will apply.

Exchange of Information

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). This may be consulted by the Police in order to establish who is insured to drive the vehicle. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to ascertain relevant policy information.

Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this from your insurer, or at www.miic.org.uk.

You should show this notice to anyone insured to drive the vehicle covered under the policy.

ABOUT MMA INSURANCE

MMA Insurance plc is part of the MMA Group - a major European insurer established over 100 years ago. In 2001 group premium income was over £2.19 billion and gross worldwide assets were £13.85 billion.

MMA Insurance products are available through a national network of professional insurance brokers and intermediaries to ensure you receive local and expert service.

MMA Insurance is a member of the Association of British Insurers, the General Insurance Standards Council and the Financial Ombudsman Service.

Your Broker/Intermediary is:

MMA Insurance plc
Norman Place, Reading RG1 8DA
Telephone 0118 955 2222 Fax 0118 955 2211
www.mma-insurance.com