



PRESTIGE

UNDERWRITING SERVICES LTD



CAR COVER
POLICY WORDING

Thank you for choosing Prestige Underwriting Services Ltd. for your Motor Insurance.

Prestige Underwriting Services Ltd are an Underwriting Agency and your policy of Motor Insurance is underwritten by Authorised Insurer **Allianz**.

If this cover does not meet your requirements please return all your documents (including the certificates) within 14 days of receipt to your broker or agent. We will return any premium paid less a pro rata charge for the number of days for which cover has been given. The full annual premium is due if a claim has been made.

Alan Hunter
Managing Director
Prestige Underwriting Services Ltd.

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Your Motor **policy** is made up of several parts which must be read together as they form **your** contract. The basis of this contract is the information which **you** sent to **us** and/or the application form including the declaration which **you** have signed and which has been sent to **us** and/or the Statement Of Facts which **you** have examined and accepted. Please take time to read all parts of the **policy** to make sure they meet **your** needs and that **you** understand the cover provided, general exclusions and general conditions. If **you** wish to change anything or if there is anything **you** do not understand, or any statement is correct, please let **your** insurance advisor know.

The parts of the **policy** are:

- this introduction; the General Definitions; the Cover Provided; the General Exclusions and General Conditions, all of which apply to all Sections of the **policy**.
- the Sections of cover selected by **you**
- the **schedule**, which includes all endorsements applied to the **policy** while the **policy** is in force.
- the **Certificate of Motor Insurance**
- the Statement of Facts (only applicable where an application form was not required).

Any word or expression in the **policy** which has a specific meaning has the same meaning wherever it appears in the **policy**.

Allianz will indemnify **you** in accordance with the subject to the terms of this **policy**, in consideration of the payment to **Allianz** of the premium for the **period of insurance**.

Signed on behalf of Allianz



Andrew Torrance
Chief Executive

Financial Services Compensation Scheme:

If **Allianz** is unable to meet its liabilities, **you** may be entitled to compensation under the Financial Services compensation Scheme (FSCS).

Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
Portsoken Street
London E1 8BN
Telephone: 020 7892 7300
Fax: 020 7892 7301
E-mail: enquiries@fscs.org.uk
www.fscs.org.uk

Allianz is working with the Home Office to help reduce car crime. On page 13 **you** will find security advice which **we** hope will protect **you** against car crime.

General Definitions

The Meaning of words

The terms below have the meanings shown next to them and appear in bold throughout **your policy** or **schedule**. The **policy** will be written and conducted in English.

Certificate of Motor Insurance

A certificate that proves **you** have the motor insurance **you** need by law.

Comprehensive cover

All parts of this **policy** will apply if **you** have chosen **Comprehensive cover**. There may be **endorsements** written into **your** current **schedule** which may limit or extend this cover.

Endorsement

Changes to the terms of **your policy** which will be shown in **your schedule**.

Excess

The amount **you** will have to pay if **your car** is lost, stolen or damaged, irrespective of fault. **You** are entitled to seek recovery from the responsible party.

Husband/Wife/Civil Partner

The person **you** are legally married to or have entered a legal Civil Partnership with.

Market Value

The cost of replacing **your car** at the time of the loss or damage, taking into account its make, model, age, mileage and circumstances of its purchase by you.

This shall not exceed the estimate of value that **you** last gave to us.

Period of Insurance

The period **you** are covered for as shown on **your Certificate of Motor Insurance** and **Schedule**.

Policy

The contract of insurance between **you** and **us**.

Schedule

A document which includes **your** details and specifies the cover provided by **your policy** and any **endorsements** applying to **your policy**.

Terrorism

Any act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Any act deemed by the government to be an act of **terrorism**.

Territorial limits

Great Britain, Northern Ireland, The Isle of Man, The Channel Islands, all member countries of the European Union, Andorra, Croatia, Iceland, Liechtenstein, Norway and Switzerland. It also includes travelling between these countries by air, rail or sea, including loading and unloading.

We, us, our, Allianz

Allianz Insurance plc. and Prestige Underwriting Services Ltd. who administer the scheme on behalf of **Allianz**.

You, your, yourself

The insured named on the **schedule**.

Your car

Any car and accessories in, on or attached to it, as described in paragraph 1 of **your** current **Certificate of Motor Insurance** or **your Policy Schedule**.

Claims Information

Claims START - 0845 6000 676

Claims START is a service from **Allianz** to help **you** through the early stage of making a claim.

An immediate call to claims START on **0845 6000 676** will ensure that **your** claim is handled quickly and smoothly.

This number is open 24 hours a day, 365 days a year.

Claims START provides the following services:

- The first point of call to notify a motor accident, damage to **your** windscreen, vandalism or theft of **your car** - regardless of fault.
- Experienced claims handlers at the end of the telephone 24 hours a day, 365 days a year.
- No need to complete a claim form.
- Priority service and speedy repair of **your car** at one of **our** national award winning approved repairers.
- If **your car** can be repaired by one of **our** national approved repairers, they will provide **you** with use of a Class A motor **car** whilst **your car** is being repaired for an insured peril.
- All repairs are guaranteed for 5 years.

International Claims Department

If **your car** is involved in an accident whilst being driven outside the United Kingdom, **you** will need to call 01483 553099 if calling from the United Kingdom or 00 44 1483 553099 if calling from abroad.

The lines are open 24 hours a day, 365 days a year.

Legal Helpline

You are also entitled to use **our Lawphone** service which gives **you** advice on any motor related personal legal matter. This service is available 24 hours every day.

Telephone 0870 241 4140
(or for Scotland 0141 221 8878)

When **you** first ring, state that **you** are an **Allianz Policy holder** and quote the master number (28614).

The call will be passed to a legal advisor who will return **your** call.

The Cover Provided

All sections of **your policy** apply unless cover is described as follows on the **Policy schedule**.

Cover	Sections Applicable
Third Party Fire and Theft	Sections 1,3,7 and 8. Section 2 operates only in respect of loss or damage caused directly by fire, lightning, self-ignition or explosion or by theft or attempted theft or taking away without lawful authority.
Third Party Only	Sections 1,3,7 and 8.

General Exclusions and General Conditions apply to all covers.

Section 1 - Your Liability to Others

What is covered	What is not covered
<p>1a Cover we provide for you</p> <p>We will pay all the amounts you may become legally responsible for if you:</p> <ul style="list-style-type: none"> • cause the accidental death of or bodily injury to any person; or • cause accidental damage to anyone's property. The indemnity is limited to £20,000,000 including all costs (or any higher limits provided for by local legislation in territories outside the United Kingdom but within the territorial limits) for any one occurrence or series of occurrences arising from one cause; <p>as a result of the use of your car and any trailer or caravan being towed by it or any other vehicle which your Certificate of Motor Insurance allows you to use.</p> <p>1b Driving other cars</p> <p>If your current Certificate of Motor Insurance includes driving other cars, this policy provides the same cover as above when you are driving any other car provided:</p> <ul style="list-style-type: none"> • You do not own or have not hired the car under a hire purchase or lease hire agreement • There are no other insurance policies in force covering the same claim • You have the owner's permission to drive the car • The car is being driven in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands • You are 25 years of age or over • You are not a firm, company or more than one person and • The car is being used within the limitations of use shown in your current Certificate of Motor Insurance. <p>2 Cover we provide for other people</p> <p>We will cover the following people for legal liabilities to others:</p> <ul style="list-style-type: none"> • Anyone you allow to drive your car as long as they are entitled to drive by your Certificate of Motor Insurance and the schedule. • Anyone travelling in, getting into or out of your car. • The employer of anyone you allow to drive your car as long as they are entitled to drive by your Certificate of Motor Insurance. <p>3 Your legally appointed representatives</p> <p>After the death of anyone who is insured under this policy, we will protect that person's estate against any liability they had if that liability is insured under this policy.</p> <p>4 Legal fees and expenses</p> <p>If there is an accident insured under this policy we will, subject to our consent and written agreement, arrange and pay for:</p> <ul style="list-style-type: none"> • a solicitor or barrister to represent anyone insured under this policy at a coroner's inquest or court of summary jurisdiction; • defending anyone insured under this policy if they are charged with manslaughter or causing death by reckless or dangerous driving. <p>5 Emergency medical treatment</p> <p>If there is an accident insured by this policy, we will pay for emergency medical treatment which must be provided under any compulsory motor insurance legislation.</p>	<p>We will not cover;</p> <p>Liability for death of or injury to any employee in the course of their employment by anyone insured by this policy if the employer is covered by an Employer's Liability policy.</p> <p>Liability for loss of or damage to property which belongs to, or is held in trust by or is in the care of or custody or control of anyone insured by this policy.</p> <p>Loss or damage to Your car or any trailer or caravan being towed.</p> <p>Liability of anyone who is covered under any other policy.</p> <p>Any contractual liability.</p> <p>Death or bodily injury to any person or damage to property directly or indirectly caused by pollution or contamination unless the pollution or contamination is directly caused by a sudden individual, unintentional and unexpected incident which entirely takes place at a specific time and location during the Period of Insurance.</p> <p>All pollution or contamination which results out of one incident shall be considered to have occurred at the time the incident took place. This exclusion to the policy shall not apply in circumstances where it is necessary to meet the requirements of any compulsory motor insurance legislation in force within the territorial limits of this policy.</p> <p>Liability for loss, damage, injury, death or any other cost or expense directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism except as is necessary to meet the requirements of any compulsory motor insurance legislation in force within the territorial limits of this policy.</p> <p>Liability for claims for death, bodily injury, damage to property or aircraft arising from Your car being driven or used in or on that part of an aerodrome, airport, airfield or military base provided for the take off or landing of aircraft or for the movement of aircraft on the surface or aircraft parking aprons including the associated service roads, refuelling areas and ground equipment parking areas.</p>

Section 2 - Loss of or Damage to Your Car

What is covered

We will, at **your** request, pay for:

- loss of or damage to **your car** up to the **market value** of **your car**; and
- the cost of protecting and removing **your car** to the nearest repairer and the reasonable cost of delivering **your car** back to **you** after it has been repaired.

Replacing your car

We will, at **your** request, replace **your car** with a new one of the same make, model and specification if **your car** is:

- stolen and not recovered within 28 days of **you** reporting the theft to us; or
- damaged to the extent that the cost of repair is more than 50% of the price of an identical new car at the time of loss or damage (based on the United Kingdom list price).

We will only do this if:

- **you** have owned **your car** (or it has been hired to **you** under a hire-purchase agreement) since it was first registered as new;
- the loss or damage happens before **your car** is one year old;
- **we** have **your** permission or the hire-purchase company's permission to replace **your car**;
- **your car** is in current production and immediately available in the UK; and
- **you** have **Comprehensive cover**.

What is not covered

We will not cover;

Loss of or Damage to **your car** if at the time of the damage **your car** was being driven with **your** permission by a person aged 17 to 24 and that person is not named in Section 5 of **your Certificate of Motor Insurance**.

Loss or damage to **your car** resulting from fraud or deception or by using any counterfeit form of payment which a bank or building society will not authorise.

Fire, theft and malicious damage excess

You will have to pay the first £150 of any claim made for fire, explosion, theft, attempted theft or malicious damage.

Windscreen Damage Excess

If **your** claim is only for repair or replacement of **your car's** windscreen or windows or for bodywork scratched as a direct result of a damaged windscreen or window **you** will have to pay the first

- £75 for replacement using **our** approved repairer Autoglass
- £Nil for repair using **our** approved repairer Autoglass
- £125 for replacement or repair using any other repairer

We encourage the use of repair rather than replacement where possible.

Accidental damage excess

If **your** claim is not for fire, theft, malicious damage or windscreen, **you** will have to pay the **excess** shown in the category of driver table below. These **excesses** are additional to any other **excess** which may apply (please refer to **your schedule**).

Driver's Age	Category of driver	
	Experienced	Inexperienced
17 to 20	£350	£350
21 to 24	£250	£350
25 or over	£150	£250

An inexperienced driver is someone who has not held a full licence issued in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands for at least one year.

Loss of or damage to **your car** following theft or attempted theft if it was unoccupied at the time of the loss or damage, unless **your car** was locked and the ignition key or other removable ignition device removed.

More than the amount shown below for loss of or damage to audio, communication, navigational, or in-car entertainment equipment unless it is standard equipment for **your car** when built. Such equipment must be permanently and securely fitted to **your car** and operated exclusively by **your car's** electrics.

Cover	Limit
Comprehensive	£750
Third Party, Fire and Theft	£250

continued overleaf

Section 2 - Loss of or Damage to Your Car *continued*

What is covered	What is not covered
<p>Obsolete and Spare Parts If any part or accessory is not available the most we will pay for that part will be the cost shown in the manufacturers last UK price list, plus a reasonable fitting cost.</p> <p>Salvage If we are going to settle your claim by replacing your car or by paying you the market value, your car will become our property. If your car has a personalised registration you may retain this subject to DVLA rules and regulations.</p>	<p>Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, breakdowns or breakages.</p> <p>Damage to tyres caused by braking, punctures, cuts or bursts.</p> <p>Damage or destruction due to pressure waves caused by aircraft or other flying objects.</p> <p>Loss of market value following repairs to your car.</p> <p>Loss or damage arising from confiscation, requisition or destruction of your car by or under order of any Government, Public or Local Authority.</p> <p>Loss of use or other indirect loss.</p>

Section 3 - Medical Expenses

We will pay medical, surgical and dental fees up to £100 for each person being carried in **your car** if they are injured in an accident involving **your** car.

Section 4 - Personal Belongings

What is covered	What is not covered
<p>We will pay, at your request, up to:</p> <ul style="list-style-type: none"> • £100 for personal belongings • £200 for children's car seats and booster seats whilst in or on your car if they are lost or damaged by an accident, fire, theft or attempted theft. 	<p>We will not pay for loss of or damage to:</p> <ul style="list-style-type: none"> money; securities (financial certificates such as shares and bonds); jewellery; mobile phones; or goods, samples or business equipment which you or any person insured by this policy carry in connection with any trade or business

Section 5 – If You or Your Husband or Wife or Civil Partner are Involved in an Accident

What is covered	What is not covered
<p>If you or your husband or wife or civil partner are in an accident while travelling in your car or getting into or out of any motor car and this is the only cause of death or bodily injury to you or your husband or wife or civil partner, we will pay £5,000 per person if:</p> <ul style="list-style-type: none"> • you or your husband or wife or civil partner die; • you or your husband or wife or civil partner suffer the total and permanent loss of sight in one or both eyes; or • you or your husband or wife or civil partner lose any limbs. <p>We will only pay for one benefit for death or injury to any person for any one injury in any one period of insurance.</p>	<p>We will not cover</p> <p>Death or loss of sight or limb if this happens more than three months after the accident.</p> <p>Any loss under this section if you are a firm, company or more than one person.</p> <p>Any person aged 75 or over.</p> <p>Any loss due to: deliberately injuring yourself or your husband or wife or civil partner suicide or attempted suicide; any injury caused by a natural disease or weakness; any injury caused by being under the influence of drugs or alcohol to a level which would be a driving offence in the country where the accident happens.</p>

Section 6 - Replacement Locks

We will cover the cost of changing locks on **your car** if the keys, transmitter or immobiliser key have been lost or stolen provided **you** report the loss to the Police within 24 hours of discovering it.

The maximum **we** will pay for any one claim is £500

Section 7 - Foreign Travel and European Union Compulsory Insurance

The **policy** provides the minimum cover **you** need by law to use **your car** in the following countries:

- Any member country of the European Union, Andorra, Croatia, Iceland, Liechtenstein, Norway and Switzerland

Note. Bulgaria and Romania joined the European Union on January 1st 2007. At the date of printing it is still necessary to take a "Green Card" if visiting Bulgaria or Romania. Please speak to **your** insurance advisor or the **Allianz** office that issued **your policy** for the latest information.

This **policy** provides the full cover shown in the **schedule** in any country in the **territorial limits** as long as:

- **your car** is taxed and registered in Great Britain, Northern Ireland, The Isle of Man or Channel Islands.
- **your car** is otherwise permanently kept in Great Britain, Northern Ireland, The Isle of Man or Channel Islands.

- **your** main permanent address is in Great Britain, Northern Ireland, The Isle of Man or Channel Islands.
- **your** visits are only temporary and do not exceed 90 days in any one **period of insurance**.

For cover outside the **territorial limits** or an extended period, **you** must tell **your** insurance advisor or the **Allianz** office that issued **your policy**.

We may charge an additional premium and/or apply additional terms.

We will pay any customs duty if **your car** is damaged and we cannot return it to Great Britain, Northern Ireland, The Isle of Man, Channel Islands after a claim covered by this **policy**.

Section 8 – No Claim Discount

If **you** do not claim under this **policy** during the **period of insurance**, **we** will give **you** a no claim discount on **your** premium when **you** renew **your** **policy**.

If **you** do make a claim under this **policy**, **your** no claims discount may be affected as shown in the table below.

If **you** have chosen to protect **your** no claim discount and paid an extra premium for this, **we** will not reduce **your** discount when **you** renew **your** **policy** if **you** have made only one claim. If **you** make a second claim, **we** will reduce **your** discount by two years and each subsequent claim will reduce **your** discount by two years.

If **you** have not chosen to protect **your** no claim discount, a single claim will reduce the discount by two years. Each subsequent claim will reduce the discount by another two years.

We will give **you** a no claim discount as long as the insurance has been in force for 12 months and that each renewal period is for a similar period.

We will not reduce the no claim discount if the only payment **we** make is for a broken windscreen or windows or for bodywork scratched as a direct result of a damaged windscreen or window.

No Claim Discount when you renew your Policy WITHOUT NCD PROTECTION

No claims years at start of Period of Insurance	No claims years at next renewal after:			
	No Claims	1 Claim	2 Claims	3 Claims
Nil	1	Nil	Nil	Nil
1	2	Nil	Nil	Nil
2	3	1	Nil	Nil
3	4	2	Nil	Nil
4	5	3	1	Nil
5 or more	5	3	1	Nil

WITH NCD PROTECTION

No claims years at start of Period of Insurance	No claims years at next renewal after:			
	No Claims	1 Claim	2 Claims	3 Claims
Nil	1	Nil	Nil	Nil
1	2	1	Nil	Nil
2	3	2	Nil	Nil
3	4	3	1	Nil
4	5	4	2	Nil
5 or more	5	5	3	1

General Exclusions applying to all Parts of this Policy

This **policy** does not cover the following.

- 1 **We** will not cover loss or damage or legal liability directly or indirectly caused by:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.
- 2 **We** will not cover loss, damage, injury or liability as a result of:
 - earthquake;
 - underground fire; or
 - war, invasion, revolution or any similar event.

However, **we** will provide the cover **you** need to meet the requirements of any compulsory insurance legislation in force within the **territorial limits** of this **policy**.

- 3 **We** will not cover any claim or damage arising while **your car** is being:
 - driven by anyone who is not mentioned in the "Person or classes of persons entitled to drive" section noted in the current **Certificate of Motor Insurance**; or
 - used for a purpose which is not permitted by the **Certificate of Motor Insurance**.

However, this exception does not apply to:

- claims under Section 2 (Loss of or damage to **your car**);
- and
- the cover given to **you** (and to no other person) under Section 1 (**Your** liability to others)

while **your car** is being used without **your** authority or by a motor trader for servicing or repair.

- 4 **We** will not cover any loss, damage or liability caused by riot or civil commotion outside Great Britain, the Isle of Man or the Channel Islands other than is necessary to meet any compulsory motor insurance legislation.

General Conditions Applying to this Policy

- 1 You shall pay the premium or any premium instalment on demand.
- 2 You shall, as soon as reasonably possible, notify us of any accident or claim and shall, with reasonable speed, provide such information as we require.
- 3 How we deal with claims

If your car is lost, stolen or damaged, we may decide to:

- pay for any necessary repairs to your car; if we pay for any necessary repairs to your car, we may decide to use suitable replacement parts that are not supplied by the original manufacturer.
- replace your car; or
- pay you an amount up to the value of any loss or damage to your car but not exceeding the market value.

If your car is on lease hire or hire purchase, we may be required to pay the owner for damage to your car. In that event our payment will be in full and final settlement or our liability under Section 2 (Loss of or damage to your car).

You must not pay or offer or agree to pay any money or admit liability or settle any claim without our permission.

We can, in your name:

- take over and defend or settle a claim;
- take proceedings at our own expense and benefit to recover any payment we have made under this policy.

You must co-operate with us at all times.

4 Keeping to the terms of the policy

We will only give you the cover described in the policy if:

- any person claiming has met all the conditions as far as they apply; and
- the declaration and information given in the application or statement of facts on which this policy is based is complete and correct as far as you know.

5 Compulsory insurance

If the law of any country in which this policy covers you says we must pay a claim which we would otherwise not have paid, then we are entitled to recover such payments from you.

6 Reflection period

You may cancel this policy within 14 days of the date you receive it. You can do this by returning the Certificate of Motor Insurance to us at the address shown at the back of

this policy or by returning the Certificate of Motor Insurance to your insurance advisor. If you choose to do this, you are entitled to a refund of the premium you have paid for this insurance. We will charge a pro-rata premium plus £15 to cover our operational costs which is subject to minimum amount payable of £25 except where an incident has occurred which may give rise to a claim, in which case the full annual premium may be payable to us.

7 Cancelling your policy (outside of the Reflection Period)

We may cancel this policy by giving you seven days notice in writing to your last known address. If this happens we will return part of your premium for any period where you did not have insurance.

You may cancel this policy by returning the current Certificate of Motor Insurance to us;

If you cancel the policy before the first renewal date, as long as you have not made a claim we will refund the part of the premium you have not yet used less a charge of £50.

If you cancel the policy after the first renewal date, as long as you have not made a claim we will refund the part of the premium you have not yet used less a charge of £25.

8 Arbitration

If we accept your claim but you do not agree with the amount we will pay you, we will refer the matter to an arbitrator chosen by you and us. You cannot take any action against us until you and we have received the arbitrator's final decision.

9 Reasonable precautions

You must take all reasonable precautions to protect your car from loss and damage and to keep it in a good roadworthy condition. You must let one of our authorised representatives inspect your car at any reasonable time.

10 Fraud

If you or anyone acting on your behalf make any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and you will forfeit all rights under the policy. In such circumstances, we retain the right to keep the premium and to recover any sums paid by way of benefit under the policy.

11 Choice of law

Unless we agree otherwise:

- a) the language of the policy and all communications relating to it will be English; and
- b) English law will apply to this contract of insurance.

12 Car sharing

Your **policy** also covers **your car** when **you** are paid for carrying passengers for social reasons or similar, as long as:

- **your car** is not built or adapted to carry more than eight passengers (not including the driver);
- the passengers are not being carried as part of a business of carrying passengers; and
- **you** do not profit from the total amount of money **you** are paid for the journey.

If **you** have any doubts as to whether or not any car sharing **you** have arranged is covered by this **policy**, please contact **us** immediately.

13 Changing your details

You must tell **us** immediately about any changes that may affect **your policy** cover. Here are some of the changes **you** should tell **us** about:

- **You** change **your car**
- Changes **you** make to **your car** that make **your car** different from the manufacturer's standard UK specification
- **You** want to use **your car** for a purpose not permitted in the **Certificate of Motor Insurance**.
- **You** become aware of any physical or medical condition of any driver which may affect their ability to drive

- **You**, or any other driver covered by **your policy**, are convicted of a criminal or motoring offence including fixed penalty notices
- **You** change **your** address or where **you** normally keep **your car**
- **You** or any driver covered under this **policy** change occupation including any part-time work

This is not a complete list and **you** should contact **your** insurance advisor if **you** are unsure whether a change of circumstances may affect **your policy**.

When **you** tell **us** of a change of details **we** will reassess the premium and terms of **your Policy**. **You** will be informed of any revised premium or terms and asked to agree before any change is made.

To reduce costs **we** will not make small refunds or charge small additional premiums for the period from the date of the change to the renewal date of **your Policy**.

In some circumstances **we** may not be able to continue **your policy** following the changes, where this happens **you** will be told and the **policy** will be cancelled in line with the provisions of General Condition 7.

14 Rights of Parties

A person or company who was not a party to this **policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **policy** but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Complaints Procedure

Prestige Underwriting Services Ltd aim to provide a first class service at all times. However, if **you** have any complaint regarding the standard of service **you** have received under **your policy**, the following procedure is available to **you** to resolve the situation.

In the first instance please ,contact:

The General Manager

Prestige Underwriting Services Ltd.
Lanyon Buildings
10 North Derby Street
Belfast BT15 3HL

Telephone:- 08456 770 066

Prestige Underwriting Services Ltd will acknowledge **your** complaint advice within 5 working days of the date of receipt. The majority of complaints can be resolved quickly, but occasionally **Prestige Underwriting Services Ltd** may need to make more detailed enquiries. If this is likely, **Prestige Underwriting Services Ltd** will write to **you** to keep **you** updated of their investigations. The aim is to resolve the complaint to **your** satisfaction and **Prestige Underwriting Services Ltd** will send **you** a Final Response within 8 weeks of **your** complaint.

If **you** are not satisfied with decision from **Prestige Underwriting Services Ltd** or the way a complaint has been with, **you** may ask **your** insurer to review **your** case without prejudice to **your** rights in law. Please contact:

Customer Satisfaction Manager

Allianz Insurance plc

2530 The Quadrant

Aztec West

Almondsbury

Bristol

BS32 4AW

Telephone: 0800 072 4760

Fax: 01483 529717

Email: personallines.complaints@allianz.co.uk

Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

If **you** are not satisfied after receiving a final response from **us** or more than 8 weeks have passed since **we** received **your** complaint, **you** may refer **your** complaint directly to the Financial Ombudsman Service (FOS). Please note that the FOS will only consider **your** complaint if **you** have given **us** the opportunity to resolve **your** complaint.

If **you** remain dissatisfied after **our** final response **you** may refer **your** complaint to the:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Telephone number: 0845 080 1800

It will assist **us** in dealing with any complaint if the **policy** number shown in the **schedule** is quoted in all communications in relation to the complaint.

Data Protection Notice

Important Information

This Data Protection Notice explains how we may use your details. It tells you about the registers and databases that we and others have in place, which help to detect and prevent fraudulent applications and claims, and must be shown to any party related to the insurance.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes. Subject to the provisions of the Data Protection Act 1998, you are entitled, on payment of a small fee, to receive a copy of the information we hold about you.

Any information you give us will be used by Prestige Underwriting Services Ltd and Allianz Insurance Plc we may also share this information with other members of Prestige Underwriting Services Ltd group of companies to inform you by letter, telephone or e-mail of other products which may be of interest to you.

If you do not wish to receive any marketing literature or if you have any queries, or would like more information about this Notice, please write to the:

Data Protection Officer
Prestige Underwriting Services Ltd
Jennymount Industrial Estate
Lanyon Place
North Derby Street
Belfast
BT15 3HL

or telephone on 08456 770066

For more information on the Data Protection Act you may also write to the Office of the Information Commissioner at Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.

Telephone: 08456 30 60 60 or 01625 54 57 45

E-mail: mail@ico.gsi.gov.uk

Motor Insurance Database

Your details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purpose of Electronic Vehicle Licensing. The police may use the MID to find out whether a driver's use of a vehicle is covered by a motor insurance policy and for preventing and detecting crime. 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 get relevant information. People with a valid claim relating to a road traffic accident (including people who live in other countries) may also get relevant information from the MID. You can find out more about this at www.miic.org.uk and you can check your vehicle details have been recorded correctly on www.askmid.co.uk

Detecting and Preventing Fraud and Confirming Claims History

In order to keep premiums as low as possible for all our customers we participate in a number of industry initiatives to aid the prevention and detection of crime, especially insurance related fraud. When you tell us about any claim, the details you have provided, including personal details, will be passed to the various registers and databases that are used by companies within our group, companies providing services to us, other insurers and other fraud and associated agencies. In addition, we may search these registers and databases when you make a claim, to validate your claims history or that of any other person or property likely to be involved in the claim. If you give us false or inaccurate information and/or make or attempt to make a fraudulent claim. This information will be recorded on the registers.

We and other organisations may also use and search these agencies and databases to help make decisions about the provision and administration of insurance, credit and related services for you and members of your household, trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies, check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity, and undertake credit searches and additional fraud searches.

Protecting Your Car and Belongings

The following information is for guidance only; it does not form part of your policy

Remove the ignition key when you get out of the car, even when parking in your own drive or at a petrol station. Your policy may not cover you if your car is unoccupied with the keys inside it.

Never leave a door unlocked or a window or sunroof open, even when just going into a shop for a moment or two. Your policy may not cover you if you do not take reasonable precautions.

Don't leave any belongings in your car. A thief won't know that a bag or coat doesn't contain something valuable and might break a window to get at it. If you can't take them with you, lock them out of sight.

Don't leave money, credit cards or cheque books in the glove compartment.

Never leave your car documents in the car; they could help a thief to sell it.

If you can, leave the car in a locked garage and lock your car and the garage. If you do not have a garage, try to park in a well-lit, open space.

At home, ensure your car keys are kept in a safe place, out of sight and away from windows and doors.

When parking in a public car park, look for one that is well supervised, with restricted entry and exit points, good lighting and security cameras. Wherever possible use Park Mark[®] car parks – details of approved Park Mark[®] car parks can be found on www.saferparking.com.

Etch the car's registration number on all glass surfaces – windows, sunroofs etc. Thieves don't want the expense of replacement.

If your car is not fitted with an alarm or immobiliser, consider fitting one which is Thatcham approved. Also think about fitting a tracking device especially if you have a high-performance or an expensive car.

Remember!

Your policy may not cover loss of your car, accessories or spare parts if your ignition key or card is in an unoccupied car

