

Motor Insurance Policy



LifesureGroup
Specialist Motor Insurance



Blank Inside Front Cover





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INTRODUCTION

Lifesure Group Limited was formed in 1971 and one of the principles upon which the company has been built has been to offer a consistently high level of customer care. If **you** wish to learn more about the Lifesure Group, please visit our website at www.lifesure.co.uk.

Lifesure Group Limited administer a binding authority agreement, Lloyd's reference B1053BA11034, for **vehicle** insurances and are authorised by the **underwriters** to issue approved Certificates Of Motor Insurance on the **underwriters'** behalf providing insurance in the terms detailed herein. Communication between **you** and the **underwriters** shall be made via **Lifesure Group Ltd** unless **you** are advised otherwise.

THIS INSURANCE

This insurance is underwritten by certain Underwriters' at Lloyd's whose details are available upon request.

COOLING OFF PERIOD

If this cover does not meet **your** requirements, please return all **your** documents (including the Certificate Of Motor Insurance) within 14 days of receipt to **Lifesure Group Ltd**, 3 Fenice Court, Phoenix Park, Eaton Socon, St Neots, PE19 8EW. **We** will return any premium paid less a pro rata charge for the number of days for which cover has been given and less a £25 administration charge. The full annual premium is due if a claim has been made.

For other Cancellation and administration charges please refer to Condition 3 of this Document Of Insurance.

DEFINITIONS

Wherever certain words are used in this Document Of Insurance and are highlighted by being shown in bold print, they have the meaning as defined below;

Lifesure Group Ltd

Lifesure Group Ltd, 3 Fenice Court, Phoenix Park, Eaton Socon, St Neots, PE19 8EW registered and authorised by the Financial Services Authority Number 305038.

We/Us/Our/Underwriters

Certain Underwriters at Lloyd's, **our** details being available upon request, including any representative appointed by **us** to act on **our** behalf in respect of underwriting, administration and/or claims handling duties.

You/Your

The person(s) shown as the 'Insured' in the **Schedule**. If there is more than one person shown as the 'Insured' in the **Schedule**, this insurance applies both jointly and individually, but **our** total liability for all claims shall not exceed the limits stated in this Document Of Insurance.

Schedule

The specialist motor schedule document which is to be read in conjunction with, and amends this Document Of Insurance.

Vehicle

The private passenger vehicle described in the **Schedule** under the heading 'Description of Vehicle' and which has no more than 8 seats.

Excess

The amount stated in the **Schedule** that **you** pay towards the agreed cost of any claim.



INSURANCE COVER

Please read this Document Of Insurance, **your** Certificate Of Motor Insurance and **your Schedule** carefully to make sure **you** have all the cover **you** need.

If the cover shown in **your Schedule** is:

- comprehensive - all parts of the Document Of Insurance apply;
- third party fire and theft - Part 1 applies when it relates to loss or damage resulting from fire or **your vehicle** being stolen or taken without **your** permission, and Parts 2, 6 and 7 apply;
- third party only - Parts 2, 6 and 7 only apply.

Our insurance contract with you

This insurance is a contract between **us** and **you**. Nobody else has any rights they can enforce under this contract, and the Contracts (Rights of Third Parties) Act 1999 shall not apply (except as set out in the Road Traffic Acts).

The information **you** have provided and declaration **you** have made form the basis of this contract of insurance.

We will provide insurance as shown in:

- this Document Of Insurance, as amended by the **Schedule** which shows any changes to this Document Of Insurance; and
- the Certificate Of Motor Insurance, which is evidence of the motor insurance **you** need by law.

The laws that apply to this contract

Unless **we** agree with **you** to apply the laws of another country, English law will apply to this contract. All communications will be in English.

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

LSW 1001

How to Claim

You must report all accidents and losses immediately. Telephone Countrywide Accident Assistance Ltd on 0845 470 7150.

Countrywide Accident Assistance Ltd are authorised by **us** to handle claims on **our** behalf.



PART 1 | LOSS OR DAMAGE

What is insured

Your vehicle if it is damaged, or if it is stolen or taken without **your** permission.

Accessories provided by the **vehicle** manufacturer as standard or equivalent replacements and spare parts fitted to **your vehicle** or in **your** private garage if they are damaged or if they are stolen or taken without **your** permission, provided that such items are included in the value shown in the **Schedule**.

We will at **our** option:

- pay for the damage to be repaired; or
- repair or replace what is stolen or damaged; or
- pay the amount of the loss or damage.

We will pay up to the market value at the time the loss or damage happened. **We** will not pay more than the amount **you** paid for it. **We** will not pay any costs which increase the market value of **your vehicle**.

Where **we** have agreed to pay the market value of **your vehicle** and payment is made to **you** the **vehicle** will become **our** property.

If **your vehicle** is under a hire-purchase or leasing agreement, **we** will make any payment for the total loss of **your vehicle** to the hire-purchase or leasing company.

We will also pay the reasonable cost of taking **your vehicle** to the nearest repairer and returning it to **your** address after the repairs have been carried out subject to **our** contribution to such cost not exceeding £1,000.

Provided that this insurance is still current, **we** will also temporarily insure any motor vehicle supplied to **you** under **our** recommended repairer network, whilst **your vehicle** is being repaired as a direct result of damage covered by this insurance. The cover for a motor vehicle supplied under this paragraph will be comprehensive, even if the insurance cover is third party, fire and theft, and may not exceed the market value. It is **your** responsibility to notify **Lifisure Group Ltd** immediately **you** are provided with a temporary motor vehicle whether this is provided by one of **our** approved repairers or otherwise.

If the temporary motor vehicle is still in **your** possession at the time this insurance expires, **you** must renew this insurance to maintain cover for the temporary motor vehicle.

If, within one year of registration as new in **your** name, **your vehicle** is stolen and not recovered or is damaged and the cost involved in the repair will exceed 75% of the manufacturer's list price (including car tax and value added tax) at the time of loss or damage, **we** will replace **your vehicle** with a new vehicle of the same make and model provided that one is available.

When carrying out repairs, **our** approved repairers will be entitled to fit parts made by other manufacturers they recommend for which they or the manufacturers offer a warranty.

If **we** cannot get the parts required for repairing **your vehicle** in the United Kingdom, the maximum **we** will pay for any parts will be equal to the last United Kingdom manufacturer's list price for those parts. If the parts are not listed **we** will pay for similar replacements parts from the nearest compatible vehicle that is available in the United Kingdom.

We will pay up to £500 in respect of any one event of damage to windscreen or windows, such amount being deemed included within the value shown in the **Schedule**. If the replacement windscreen or windows are unavailable, **we** may make settlement in cash.

If **you** have comprehensive cover and **you** claim only for broken glass in **your vehicle** windscreen or windows or scratched bodywork caused by the broken glass, this will not reduce **your** no claim bonus. This does not include damage to sunroofs.

PART 1 CONTINUED | LOSS OR DAMAGE

What is not insured

- a) Loss of use, loss of market value for any reason, deterioration or wear and tear.
- b) Mechanical, electrical, electronic or computer faults, failures, malfunctions or breakdowns.
- c) Damage to tyres from braking or by road punctures, cuts or bursts.
- d) Loss of, or damage to, **your vehicle** as a result of it being stolen or taken without **your** permission at any time if:
 - an ignition key or any similar device is left in or on the **vehicle**; and/or,
 - all doors, roofs, windows and all other openings including convertible roofs have not been closed and locked; and/or
 - any security or tracking device, which **you** have told **us** is fitted to **your vehicle**, has not been set or is not in working order: and/or,
 - the annual network subscription for the maintenance contract of any tracking device has not been renewed.
- e) Loss of, or damage to, **your vehicle** as a result of someone obtaining it by fraud or trickery while pretending to be a buyer.
- f) Confiscation or destruction of **your vehicle** by, or under the order of, any government or public or local authority.
- g) Loss of **your vehicle** resulting from it being repossessed and returned to its rightful owner.
- h) Loss of, or damage to, **your vehicle** as a result of it being stolen or taken without **your** permission unless **you** make a report to the police and get a crime reference number.
- i) More than £500 for permanently-fitted audio/visual equipment, computer or computer games, telecommunication and navigational equipment unless it is standard equipment for **your vehicle** when built and **your** insurance cover is comprehensive.
- j) More than £250 for permanently-fitted audio/visual equipment, computer or computer games, telecommunication and navigational equipment, if the insurance cover is third party fire and theft.
- k) Accessories provided by the **vehicle** manufacturer or equivalent replacements and spare parts in **your** private garage.
- l) Loss of, or damage to, any trailer or caravan, whether attached to or detached from **your vehicle**.
- m) The **Excess** as stated in the **Schedule**.
- n) Loss of, or damage to catalytic converters resulting from **your vehicle** being filled with an incompatible type of fuel.
- o) The cost of providing a courtesy car following an accident under this insurance, unless **we** have specifically agreed to do so.

PART 2 | LIABILITY TO OTHERS

What is insured

We will insure **you** for all amounts (subject to the limits set out below) **you** legally have to pay for causing the death of, or injury to, any person or damage to their property as a result of an accident caused by **you** using or driving any vehicle which **your** Certificate Of Motor Insurance covers **you** to drive or use. This includes towing a trailer, caravan or broken-down motor car. This towing must be allowed by law and the vehicle being towed must be properly attached to **your vehicle**.

We will provide the same insurance to anyone **you** allow to drive **your vehicle** if they are covered by **your** Certificate Of Motor Insurance.

If **your** Certificate Of Motor Insurance allows it (and **you** are not in the motor trade or car-hire business) **we** will also insure **you**, for **your** liability to others, while **you** are driving a motor car or motor cycle **you** do not own and which **you** have not hired under a hire-purchase or leasing agreement. **You** must have the owner's permission. **We** will not insure **you** if **you** no longer have **your vehicle** or if it has previously been damaged and it would cost more than its value to repair. **We** will not insure loss or damage to the vehicle **you** are driving.

If anyone covered by this insurance dies, **we** will deal with any claims which are covered by this insurance made against that person's estate.

As long as the claim is insured by this insurance, **we** will, with **our** prior written agreement, pay for a solicitor or barrister to:

- represent anyone insured hereunder at a coroner's inquest or fatal accident inquiry; or
- defend anyone insured hereunder in a court.

If there is an accident covered by this insurance, **we** will pay for emergency medical treatment that must be provided under the Road Traffic Acts. This will not reduce **your** No Claim Bonus.

What is not insured

- a) Liability for death of, or injury caused to, any person while they are working with or for anyone insured hereunder (except as set out in the Road Traffic Acts).
- b) Anyone who has other insurance covering the same liability.
- c) Liability for loss of or damage to property which belongs to, or is in the charge of, any person who is insured hereunder.
- d) Liability for loss or damage caused in a place where aircraft land, park or move, including the associated service roads, refueling areas, and ground equipment parking areas.
- e) Liability for pollution or contamination, however caused, other than cover needed by the Road Traffic Acts or any other laws which apply to motor insurance.
- f) Liability caused by acts of terrorism as defined in the Terrorism Act 2000 unless **we** have to provide cover under the Road Traffic Acts.
- g) Liability for more than £20,000,000 for damage to property and £5,000,000 for legal expenses and costs.
- h) Loss or damage to any trailer, caravan or vehicle **you** tow.



PART 3 | PERSONAL ACCIDENT BENEFITS

If **you** or **your** spouse/civil partner are accidentally injured while travelling in or getting into or out of the **vehicle** and this injury alone results within three calendar months in:

- Death
- Permanent loss of sight in one or both eyes; or
- Loss of one or more limbs.

We will pay the injured person(s) or their legal representative £5,000.

The most **we** will pay in any period of insurance is £5,000.

What is not insured

- Any person over 79 years of age or under 18 at the time of their injury.
- Any injury or death resulting from suicide or attempted suicide.
- If as a result of the accident **you** or **your** spouse/civil partner are convicted of any drink- related or drug-related offence.
- If at the time of an accident, **you** or **your** spouse/civil partner is driving under the influence of alcohol and/or drugs or any other substance and this is an offence under the driving laws of the country in which the accident happened.

PART 4 | PERSONAL BELONGINGS

We will pay up to £100 for personal belongings in **your vehicle** if they are lost or damaged by an accident, fire, theft or attempted theft.

We will not cover loss of or damage to:

- money, stamps, tickets, documents, cheques, share or bond certificates or other securities, jewellery, furs, leather goods, cameras, portable radios, tape or cassette recorders, video and television sets, telephones, cassette tapes, compact/mini discs, mobile telephones, iPods, video cameras, computers of any variety, mp3 players and the like and handheld GPS systems that can be used outside the **vehicle**; or
- goods, samples or equipment **you** or anyone insured hereunder carry in connection with any trade or business; or
- tools other than tools specifically relating to the **vehicle**; or
- any item in **your vehicle** as a result of it being stolen or taken without **your** permission at any time if:
 - a) an ignition key or any similar device is left in or on the **vehicle**; and/or,
 - b) all doors, roofs, windows and all other openings including convertible roofs have not been closed and locked.

We shall not cover the **Excess** as stated in the **Schedule**. **We** agree to deduct only one **Excess** amount for any single occurrence of loss of damage for which cover is provided by Parts 1 and 4.



PART 5 | MEDICAL EXPENSES

We will pay up to £200 in medical expenses which must be paid for each person being carried in **your vehicle** if they are injured in an accident involving **your vehicle**.

PART 6 | NO CLAIM BONUS

If no claim is made under this insurance, **we** will reduce the premium **you** pay when **you** renew it according to **our** current scale of No Claim Bonus. **You** cannot transfer this bonus to another person.

If **you** have not paid all the premiums **you** owe, **we** will not issue proof of **your** No Claim Bonus.

In the event of a claim being made the No Claim Bonus will be stepped back in accordance with the following scale:

No. of years bonus at the start of the period of insurance	No. of years bonus at the next renewal date following:		
	1 claim	2 claims	3 claims or more
7 or more	3 years	1 year	Nil
4 to 6 years	2 years	Nil	Nil
3 years	1 year	Nil	Nil
2 years	Nil	Nil	Nil
1 year	Nil	Nil	Nil

Your No Claim Bonus will not be reduced as long as **we** have recovered all that **we** have paid from those who are responsible.

Protected bonus

If this is shown in **your Schedule**, **your** No Claim Bonus is protected. **You** will keep **your** No Claim Bonus protection unless **you** have:

- more than one claim in a period of cover; or
- more than two claims in any three periods of cover in a row.

If **we** have to reduce No Claim Bonus **we** will do so as follows.

No. of claims in a period of insurance	No. of years bonus at the start period of insurance:		
	5 or more years		4 years
2 claims	2 years		1 year
3 or more claims	Nil		Nil
Number of claims in three periods of insurance in a row			
3 claims	2 years		1 year
4 or more claims	Nil		Nil

PART 7 | FOREIGN USE

Compulsory cover

This insurance provides the compulsory cover **you** need by law to use any **vehicle** covered during the period of insurance, in:

- Any country which is a member of the European Union
- Any country which the Commission of the European Community approves as meeting the requirements of Article 7 (2) of the European Community Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (no72/166/EEC) as amended.

See list of countries on page 14.

Full cover

The insurance is extended to provide the same cover shown in **your Schedule**, for up to 90 days during any one period of insurance, in respect of temporary use of **your vehicle** in any of the countries shown on page 14.

This will cover **your vehicle** while it is in and being transported between any countries to which the insurance applies. Cover in these countries is conditional upon **your** main permanent residence being in the United Kingdom.

If **you** cannot drive the **vehicle** because of loss or damage covered by this insurance, **we** will also pay the reasonable cost of delivering it to **your** address in the United Kingdom, such cost being limited to a maximum amount of £1,000 in any one period of insurance.

We will also pay the amount of customs duty **you** have to pay as a result of the loss or damage, such cost being limited to a maximum amount of £1,000 in any one period of insurance.

General Exceptions

- 1) Insurance is not provided when any **vehicle** covered is:
 - a) being driven by, or is in charge of for the purpose of being driven by, anyone not covered by **your** Certificate Of Motor Insurance or **Schedule**;
 - b) being used for purposes that are not shown in **your** Certificate Of Motor Insurance;
 - c) being driven with **your** permission by anyone who **you** know does not have a driving licence or who **you** know is disqualified from holding or getting a licence; or
 - d) being driven by or in the charge of anyone who does not keep to the conditions of their driving licence.

Any cover **you** have for loss of, or damage to, **your vehicle** continues whilst the **vehicle**:

- is being repaired or serviced by a member of the motor trade. **We** will also pay the **Excess** in the event of an accident.
- is being parked by an employee of a hotel, restaurant, or car parking service.

This insurance does not cover any destruction of, or damage to any property or any consequential loss or legal liability whilst the **vehicle** is being used for hire or reward. If **you** receive a mileage allowance or money from **your** passengers to cover the cost of petrol only, and make no profit while vehicle sharing, **we** will not treat this as use for hire or reward.

- 2) This insurance does not cover liability which anyone covered by this insurance has as a result of an agreement or contract unless they would have had that liability if the agreement or contract did not exist.
- 3) This insurance does not cover any destruction of, or damage to any property or any consequential loss or legal liability directly or indirectly caused by, contributed to, or arising from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or seizure or arrest.
- 4) This insurance does not cover any destruction of, or damage to any property or any consequential loss or legal liability directly or indirectly caused by, contributed to, or arising from pressure waves caused by aircraft and/or other aerial devices.
- 5) This insurance does not provide cover except under Part 2 (Liability to Others) for any accident, injury, loss or damage caused by:
 - a) an earthquake; or
 - b) riot or civil commotion happening in Northern Ireland or outside the United Kingdom
- 6) This insurance does not cover any destruction of, or damage to any property or any consequential loss or legal liability directly or indirectly caused by, contributed to, or arising from:
 - ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component.
- 7) **We** will not insure legal proceedings or court judgements unless they result directly from the use of **your vehicle** and the proceedings are brought in a country which **we** have agreed this insurance will cover. Any other legal proceedings must be brought in an English or Welsh court.

If **you** live in the Isle of Man or the Channel Islands, any legal disputes will be dealt with by the courts and under the laws of those islands.

Conditions

- 1) The insurance described herein will apply only if **you** and any person claiming to be covered by this insurance have kept to all the conditions and endorsements.
- 2a) **You** must immediately send **us** a filled-in report form or report fully to **us**, quoting **your** certificate number, if there is an event which could lead to a claim being made against **you** or by **you** under this insurance. **You** must do this even if **you** do not plan to claim personally under this insurance or if damage to **your** own **vehicle** is not covered by this insurance. **You** must also send **us** any letter, notice, claim form, court proceedings, summons, writ or communication connected with any claim arising out of any event. **We** will contact the people who wrote to **you**.

If **you** know about any possible future prosecution, inquest or fatal accident enquiry, **you** must write and tell **us** immediately. **Our** address is:

Countrywide Accident Assistance Limited, Lifesure Group Ltd Specialist Vehicles Claims Unit, North Felaw Maltings, 48 Felaw Street, Ipswich, Suffolk, IP2 8PN.

You must not pay or agree to settle any claim without **our** written permission.

- 2b) **We** are entitled to:
 - a) take over and carry out the defence or settlement of any claim in **your** name, or in the name of any other person covered by this insurance;
 - b) take proceedings in **your** name, or in the name of any other person covered by this insurance, to recover any money **we** have paid under this insurance; and
 - c) any information and help **we** need from **you** or any other person covered by this insurance.
- 3) **We** or **Lifesure Group Ltd** may cancel this insurance by sending **you** seven days' notice by recorded delivery to **your** last known address. **You** must then send **Lifesure Group Ltd** the Certificate Of Motor Insurance. When this is received **we** will refund the unused part of **your** premium.

If **you** wish to cancel **your** insurance outside of the 14 day Cooling Off Period (shown on page 2 of this Document Of Insurance) **you** can write to **Lifesure Group Ltd** and return **your** Certificate Of Motor Insurance. If **you** or others have not made a claim in the current insurance year, **we** will refund any premium paid less a pro rata charge for the number of days for which cover has been given and less an administration charge of £25 (excluding Insurance Premium Tax). Insurance Premium Tax, where applicable, shall be charged at the current rate.

- 4) If **you** pay **your** premium by instalments under **Lifesure Group Ltd's** credit agreement, **you** must pay each instalment when it is due. If **you** miss an instalment and do not pay it within the timeframe **Lifesure Group Ltd** have stated, **you** will have to pay all the money **you** owe along with any charges. If **Lifesure Group Ltd** do not receive this payment by the date they have stated, **we** will cancel this insurance in accordance with condition 3. **You** must then send **Lifesure Group Ltd** any Certificates Of Motor Insurance which are still in force. If **you** or others have not made a claim under this insurance, **we** will refund part of **your** premium calculated on the same basis, as shown in condition 3.
- 5) If a claim is made under this insurance and there is another policy that covers the claim, the **underwriters** will pay only their share of the claim.



Conditions continued

- 6) **You** and any other person who is covered by this insurance must do everything possible to:
 - a) keep **your vehicle** in an efficient, safe and roadworthy condition; and
 - b) protect it from loss or damage.
- 7) If **you** make or report a claim under this insurance which is in any way fraudulent, **you** will lose all benefit and the premiums **you** have paid. **You** may also have to repay money **we** have already paid to **you**.
- 8) If under the laws of any country where this insurance applies, **we** have to make a payment which **we** would not otherwise have paid under this insurance, **you** or the person who caused the accident must repay that amount to **us**.
- 9) **You** must allow **us** to examine **your vehicle** at any reasonable time.
- 10) **You** must provide evidence of **your** no claims bonus entitlement in the form of an original document produced by **your** previous Insurer. If this has not been sent to **Lifesure Group Ltd** by 5pm GMT on the 28th day after **your** insurance is operative, an additional premium commensurate with the amount of no claims discount **we** have calculated will be due . If such additional premium is not paid within a further 14 days, **we** will cancel **your** insurance in accordance with Condition 3.



Notes for your information

This is not part of **your** insurance:

1 Accidents and losses

You must report all accidents and losses immediately. Telephone Countrywide Accident Assistance Ltd on 0845 470 7150.

Countrywide Accident Assistance Ltd are authorised by **us** to handle claims on **our** behalf.

Legal procedures now make it vital that **you** report any accident at once. Strict time scales have been set for dealing with claims, in particular those involving bodily injury. Heavy financial penalties may be imposed by the courts if **you** do not keep to these. This may affect **our** ability, as **your** insurer, to mount the best defence on **your** behalf.

Delay can involve **us** in higher costs which may go against **your** driving record. If the delay is extreme, **we** may refuse to cover **you**.

If **your vehicle** is damaged in a way which is covered under this insurance, ask for details of our nearest recommended repairers so that **you** can get **your motor caravan** back on the road as soon as possible.

Please do not admit that any accident was **your** fault.

Please try to get the names and addresses of witnesses.

Please take photographs of the accident scene if at all possible.

Please send **us** immediately any letters, summonses, writs or notices **you** receive and do not answer them.

2 Changes to the insurance

You must tell **Lifesure Group Ltd** about the following before **you** need cover, and receive a Certificate Of Motor Insurance:

- if the owner of **your vehicle** changes;
- if **you** replace **your vehicle** or modify it;
- if the drivers or how **you** use **your vehicle** change.

Please tell Lifesure Group Ltd about changes of address or occupation as soon as **you** can. When **you** advise of any change during the period of insurance, and these result in an additional or return premium, an administration charge will be made of £17 (excluding Insurance Premium Tax). Insurance Premium Tax, where applicable, is charged at the current rate.

You must tell **Lifesure Group Ltd** about the following before the next renewal date:

- accidents, thefts or losses (whether covered by insurance or not and regardless of blame) where these have not been previously reported to **Lifesure Group Ltd**;
- motoring convictions (including fixed penalty offences) or prosecutions **you** expect or outstanding police enquiries. Criminal convictions or charges for a criminal offence.
- Physical or mental impairments.

3 Travel abroad

If **you** are going to drive abroad:

- check that the countries **you** are driving in are covered by this insurance and that the cover matches that which is shown in **your Schedule** (see page 9);
- if cover is required in a country not listed below **you** will need an International Motor Insurance Card (Green Card). Please contact **Lifesure Group Ltd** 14 days before **your** trip for acceptability of additional countries. An extra premium will also be required if applicable.

3 Travel abroad continued

As of January 2007

European Union countries

Andorra, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain and Sweden.

Other countries

Croatia, Iceland, Norway and Switzerland.

COMPLAINTS

It is always **our** intention to provide a first class standard of service, however there may be times when **you** feel **we** have not done so. If this is the case, please contact **us** so that **we** can do our best to solve the problem. **You** should in the first instance contact **Lifisure Group Ltd** on 01480 402470. If **you** prefer to write, please address **your** letter to:

The Corporate Manager, **Lifisure Group Ltd**, 3 Fenice Court, Phoenix Park, Eaton Socon, Cambs, PE19 8EW.

If **you** are not satisfied with the way in which a complaint has been dealt with, **you** may refer the matter to Lloyd's;

Policyholder and Market Assistance

Lloyd's

One Lime Street

London

EC3M 7HA

Phone: 020 7327 5693

Fax: 020 7327 5225

Please quote the certificate number in all correspondence. A copy of **our** complaint handling procedure is available on request.

If **your** complaint cannot be resolved, **you** may refer **your** complaint to the Financial Ombudsman Service within six months of receiving **our** final response letter. The address is:

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

number: 0300 123 9 123

E-mail: complaint.info@financial-ombudsman.org.uk

Making a complaint will not affect **your** right to take legal action.

Financial Services Compensation Scheme

If **we** are unable to meet liabilities to **our** customers, **you** may be able to claim compensation from the Financial Services Compensation Scheme. The level of compensation differs depending on the type of cover:

Compulsory insurance: (e.g. third party motor) 100% of the claim

Non-compulsory insurance: (e.g. home insurance) 90% of the claim

Further information can be obtained from: Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Telephone 020 7892 7300.

Email: enquiries@fscs.org.uk website: www.fscs.org.uk



ENDORSEMENTS

The following endorsements are applicable only where stated in **your Schedule**

LFSM 001 Category 1 Alarm and Immobiliser

We shall not pay for loss or damage to **your vehicle** or its contents caused by theft, or attempted theft, unless a Thatcham approved Category 1 alarm and immobiliser is installed to **your vehicle** and is in operation whenever **your vehicle** is left unattended.

LFSM 002 Category 2 Immobiliser

We shall not pay for loss or damage to **your vehicle** or its contents caused by theft, or attempted theft, unless a Thatcham approved Category 2 alarm and immobiliser is installed to **your vehicle** and is in operation whenever **your vehicle** is left unattended.

LFSM 003 Tracker Device

We shall not pay for loss or damage to **your vehicle** or its contents caused by theft, or attempted theft, unless a recognised Tracker Device is installed to **your vehicle** and in operation whenever **your vehicle** is left unattended.

LFSM 004 Theft and/or Attempted Theft Exclusion

We shall not pay for loss or damage to **your vehicle** or its contents caused by theft, or attempted theft.

LFSM 005 Alloy Wheels

In the event of loss or damage covered by this insurance to alloy wheels **we** will only pay for the cost of replacement with manufacturer's standard wheels.

LFSM 006 Modifications

We will not repair or replace any parts or accessories that were not fitted to **your vehicle** by the manufacturer unless otherwise agreed and endorsed hereon.





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