



**Insurance Corporation of the Channel Islands Limited
Private Motor Policy
Key Facts Guide**

Insurance Corporation's Private Motor policy is an annual contract and may be renewed each year subject to the terms & conditions then applicable.

You can select the cover that suits your needs from:

- Third Party Fire and Theft – fire and theft cover for your car and third party liability protection for injury or damage insured drivers may cause to others or their property.
- Comprehensive – loss or damage cover for your car and third party liability protection for injury or damage insured drivers may cause to others or their property.

You may also add further benefits to either of the above covers to suit your needs. Full details of the cover you have chosen are shown in your policy schedule.

The following paragraphs provide a summary of the main policy features and benefits and any significant exceptions or limitations. For full policy details and our full terms & conditions please read the policy wording, which will be provided on completion of your contract, or at any time on request.

The paragraphs under the Customer Service heading of your policy give you important information on our complaints procedure.

Loss or Damage to the Motor Car

This section covers loss of or damage to the Motor Car, Audio-Visual and Communication Equipment permanently fitted to the Motor Car and a Repairer Loan Car.

The main exceptions are:

- loss of value following repair
- loss of use, depreciation, wear and tear
- damage to tyres caused by braking or by punctures, cuts or bursts
- mechanical, electrical, electronic, computer failures or breakdowns or breakages
- loss or damage to the Motor Car when it has not been locked, with the windows closed and the ignition key removed, when left unattended or unoccupied
- loss of or damage to the Motor Car resulting from it being taken, without your consent, by your spouse, daughter or son, or any person normally living in the same household as you.
- loss by deception
- loss or damage caused by any driver under 25 years of age unless named in the schedule

Your policy may be subject to excesses, which are the amounts you must pay in the event of a claim. Also, certain limits may apply. These will both be shown in your policy schedule.

Additional Benefits

- Personal Accident Cover – only applicable if you have selected Comprehensive cover
- Medical Expenses - we will pay up to an amount of £250 for Medical Expenses for any permitted user
- Personal clothing and Effects – only applicable if you have selected Comprehensive cover
- Foreign use, up to a maximum of 60 days throughout the Territorial Limits
- The reasonable costs of delivery of the Motor Car to the British Isles following insured damage
- Spanish Bail Bond

Other Clauses

No claim Discount

- Your no claim discount will be increased each year to the percentages specified in your Policy Wording, provided no incident occurs during the Period of Insurance which results in a claim.
- Payments made for Emergency Treatment Fees or for breakage of glass do not affect your NCD entitlement

Car Sharing

- If you accept payment for giving lifts to passengers as part of a car sharing agreement for strictly social purposes or commuting, we do not regard this as carrying passengers for hire or reward.

Optional Benefits

No Claim Discount Protection

- We will not reduce your No Claim Discount unless more than two claims happen over five consecutive periods of insurance.

Extrahelp

- Provides up to £25,000 legal expenses to assist with the recovery of any uninsured losses as a result of a car accident.

General Conditions and Exceptions

If there are any changes to your circumstances you must inform us immediately. Failure to do so could invalidate the policy or result in a claim being rejected. The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exceptions and limit please read the policy document.

- You must take all reasonable precautions to keep your Motor Car in a roadworthy condition.
- Cover will not apply if the car is being used for a purpose or is being driven by a person not covered by the policy.

Claims

You must not admit, deny, negotiate or promise to pay any claim without our written consent. Various claims conditions apply - please read your policy wording for full details

Customer Service

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Initially please raise your concerns with your usual business contact but if your complaint is not resolved or you are not happy with our response please write to our managing director (the address is shown in your policy).

About Us

Please refer to our About Us and Key Facts guides for more information about Insurance Corporation.