

<p>No claim discount If you do not make a claim, we will give you a no claim discount.</p>	<ul style="list-style-type: none"> ▪ You can choose to protect your no claim discount if you have 4 years or more no claim discount and all drivers on your policy have had no more than 1 claim in the last 3 years (excluding windscreen claims) between them. ▪ If your no claim discount is protected you can continue to protect it so long as there are no more than 2 claims (which would normally result in your discount being reduced) in any 5 years in a row that you are insured. ▪ You cannot transfer your no claim discount to someone else. ▪ You will not lose your no claim discount if: <ul style="list-style-type: none"> a we recover, from a third party, all the money we have paid out; b the only claim you make is for repairing or replacing glass or under section A6 of this policy. 	<p>Policy schedule and endorsement F01</p>
<p>Excess A £100 excess for fire and theft applies to this policy.</p>		

Main exclusions and limits		
Summary of cover	Details	Section of the policy that contains more details
Failures and breakdowns	<ul style="list-style-type: none"> ▪ This policy does not cover any mechanical, electrical, electronic or computer failure or breakdown. 	Part A1.
Deception	<ul style="list-style-type: none"> ▪ We will not cover loss of your vehicle by deception by someone who claims to be a buyer or a buying or selling agent. 	Part A1.
Deliberate damage	<ul style="list-style-type: none"> ▪ Loss of or damage as a result of a deliberate act by anybody insured by this policy 	Part A1.
Vehicles left unoccupied	<ul style="list-style-type: none"> ▪ Loss of or damage to your unoccupied vehicle is excluded if it is unlocked, or the windows or roof opening are open, or the keys (or any alternative electronic or mechanical device designed to operate the locking and/or ignition systems of the vehicle) are in or on the vehicle 	Part A1.
Driving other vehicles	<ul style="list-style-type: none"> ▪ This policy does not cover you when you are driving any other vehicle 	
Trailer cover	<ul style="list-style-type: none"> ▪ This policy does not cover loss of or damage to any trailer or caravan whether or not it is being towed by or attached to your vehicle. 	Part A1.
Tools / Goods or samples	<ul style="list-style-type: none"> ▪ This policy does not cover loss of or damage to tools, goods or samples carried in connection with any trade or business. 	Part B3.
Non standard electronic equipment	<ul style="list-style-type: none"> ▪ This policy does not cover loss of or damage to satellite navigation equipment not permanently fitted to your vehicle and which was not part of the manufacturer's specification when the vehicle was first registered. 	Part A1.
Repairing and replacing glass	<p>This policy does not cover:</p> <ul style="list-style-type: none"> ▪ repairing and replacing broken glass in your vehicle's windscreen, rear windscreen, or side windows; and ▪ repairing any scratches to the bodywork caused by the broken glass (unless you are claiming under the fire or theft section of your policy). 	

Cooling-off period

We hope that you will be happy with your insurance policy. However, if this policy does not meet your needs, you have 14 days from the date you received your policy document to cancel this policy and get a full refund. We will not give you a refund if you have claimed for the total loss of your vehicle or an incident has happened that may give rise to such a claim. To do this you should contact the intermediary or organisation that sold you your policy.

Any refund will be subject to the return of the Certificate of Motor Insurance or Cover Note.

Cancellations after the 'Cooling-off period'

After 14 days, you can cancel this policy at any time by writing to us and sending us your certificate of motor insurance. As long as you have not made a claim under the policy, we will refund part of your premium based on the period of cover that was left to run at the time of cancellation. The policy will be cancelled from the date we receive the certificate of motor insurance.

We, or your broker or intermediary, may cancel this policy by giving you 7 days' notice in writing. We will send this notice by recorded delivery to your last known address. You must send us the certificate of motor insurance before we can refund part of your premium.

Making a claim

If you want to make a claim, please phone 0870 240 1895 (0044 23 9220 5450 if you are phoning from outside the United Kingdom) as soon as possible. Lines are open 24 hours a day.

For broken glass, please phone 0800 85 44 54 (0044 23 9220 5450 if you are phoning from outside the United Kingdom).

How to complain

We are committed to delivering the highest standards of customer care. However, we realise that there may be times when things go wrong and we have procedures in place to investigate any complaints. To complain, please contact the department where the problem happened.

For complaints about claims, please phone 0870 240 1895 or e-mail claims.care@groupama.co.uk

For complaints about administration and documents, please phone 0161 834 9888 or e-mail underwritingcustomerservice@groupama.co.uk

If you are not satisfied with our final response, you may be able to complain to the Financial Ombudsman Service.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation if we cannot meet our responsibilities. You can get full details from the FSCS at www.fscs.gov.uk or by phoning them on 0207 892 7300.

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