



## Short Term Insurance – Consumer policy



This is a Policy Summary only and does not contain the full terms and conditions of your insurance contract; these can be found in your Policy Booklet. A copy of the Policy Booklet is available on request. Significant or unusual exclusions or limitations are referenced to the Policy Booklet as shown in tabular format at the end of this policy summary.

### **What is Short Term Insurance?**

Short Term Insurance is a motor insurance policy provided by Provident Insurance Plc. Your Short Term Insurance policy is the contract between you and us and includes the **policy booklet**, the **schedule**, the **certificate of insurance** and any **endorsements** we send to you, as detailed on the first page of the Policy Booklet.

### **What does Short Term Insurance cover me for?**

Short Term Insurance provides comprehensive cover for the period stated on the insurance schedule.

We will cover your vehicle for any loss or damage sustained in an accident, following fire or theft or as a result of vandalism. We will also cover you for any damage you cause to other people's vehicles or property or for injuries they sustain.

### **How long does my Short Term Insurance contract run for?**

The insurance period is specified on your schedule and we offer insurance on a 24 hour basis for between 1 and 28 days.

### **Can my Short Term Insurance policy contract be cancelled?**

You may cancel the policy at any time by telling us, or your insurance agent, in writing and returning the certificate of insurance to us. Due to the short term nature of the policy, there will be no return of premium.

We, or our insurance agent, may cancel this policy by giving you seven days notice in writing to your last known address. If we do this, part of your premium may be returned. If we, or our insurance agent, cancel this policy because you have not paid the premiums on time, we will not refund any part of the premium you have already paid and will work out any premium you owe us.

### **How do I notify a claim under my Short Term Insurance policy?**

Should you wish to make a claim under your Short Term Insurance policy you should call our Green Light Claims Helpline on 0870 043 3668. This number is open 24 hours a day, 365 days a year. It is a condition of your policy that you must report incidents to us as soon as possible. You must tell us immediately if there is to be a prosecution, inquest or other court proceedings as a result of the incident. You must not admit liability, settle, reject, negotiate or agree to pay any claim without our written permission and must send us any letters you receive from other people involved in the incident immediately without answering them.

## **How do I make a complaint about my policy?**

We value the opportunity to investigate concerns you may have about our service. Provident Insurance is committed to handling complaints fairly, thoroughly and promptly. We will be pleased to send you a copy of our procedures for handling complaints if you request one which can be obtained via the telephone number or address detailed below.

If you have a complaint please phone us on **01422 331 166** or write to us at the following address:

Customer Relations Team  
Provident Insurance  
Halifax House  
Ferguson Street  
Halifax  
West Yorkshire  
HX1 2PZ

Our aim is to get it right first time and every time, if you are not happy with our final response to your complaint, or if we have not given you a final response within eight weeks you may refer your complaint to the Financial Services Ombudsman to review your case. This is a free and impartial service.

## **Motor Insurance Database (MID)**

Information relating to your insurance policy will be added to the Motor Insurance Database (MID), managed by the Motor Insurers' Bureau (MIB). The police, the DVLA, the DVA, the Insurance Fraud Bureau and certain other authorised organisations may use the MID and the information stored on it for purposes including:

- electronic licensing;
- continuous insurance enforcement (to reduce the number of people driving without insurance);
- enforcing the law (preventing, detecting, cautioning or prosecuting offenders); and
- providing government services or other services aimed at reducing the number of uninsured drivers.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and the MIB may search the MID for relevant information.

People (including citizens of other countries) making an insurance claim following a road traffic accident (and their appointed representatives) may also get relevant information which is held on the MID. You can find out more about this from us, or at [www.mib.org.uk](http://www.mib.org.uk).

It is vital that your correct registration number is shown on the MID. If it is not, you are at risk of having your vehicle seized by the police. You can check that your correct registration number is shown on the MID at [www.askmid.com](http://www.askmid.com).

## **Financial Services Compensation Scheme**

Provident Insurance is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Provident cannot meet its obligations (e.g. if Provident go out of business, into liquidation or are unable to trade).

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk), telephone number 0207 892 7300).

## **Other important information**

You and we can choose the law that governs the insurance contract. Unless you and we agree differently in writing, English Law will apply. We supply the policy documents only in the English language and with your agreement we will always communicate with you in English.

We are authorised and regulated by the Financial Services Authority as an insurance company under Registration No. 202167. You can get more information at [www.fsa.gov.uk](http://www.fsa.gov.uk) or you can phone the FSA on 0845 606 1234.

Provident Insurance plc. Registered in England number 877728.

Features & benefits	Exclusions & limitations	Policy Section
<p><b>Loss of or damage to your vehicle caused by accident, vandalism, fire theft or attempted theft.</b></p> <p>Provides cover up to the insured value shown on your Policy Schedule.</p>	<p>If the insured value is greater than the market value we will only pay up to the market value of the vehicle.</p> <p>What is not covered:</p> <ul style="list-style-type: none"> <li>• loss or damage if your vehicle is taken or driven without your permission by your employee, member of your family, by a person living in your home or by a person in a close personal relationship;</li> <li>• loss or damage caused by theft or attempted theft while no one is in your vehicle, unless all doors, windows, other openings are closed and locked, the keys or ignitions unblocking devices are removed and security devices are set.</li> <li>• loss or damage to your vehicle caused by an inappropriate type or grade of fuel being used.</li> </ul> <p>Any payment under this policy in respect of loss or damage to your vehicle will be made to the legal owner</p>	1
<p><b>Audio equipment</b></p> <p>Provides cover for the replacement (including fitting) or repair of equipment such as radios, speakers and CD or cassette players</p>	<p>We will pay the cost, but only up to £500, to replace or repair audio equipment, that was supplied and fitted as standard when your vehicle was first registered. We will pay nothing in relation to the replacement or repair of audio equipment which was not supplied and fitted as standard when your vehicle was first registered</p> <p>Cover only applies to permanently fitted equipment. Excluding telephones, televisions, navigation systems, CB and other transmitting or receiving equipment.</p> <p>Any payment under this policy in respect of loss or damage to your vehicle will be made to the legal owner</p>	1 (£500 limit)
<p><b>Towing</b></p> <p>The cover your policy provides continues to apply while your vehicle is being used to tow a trailer, a caravan or a broken down vehicle, providing it is not being towed for reward.</p>	<p>Cover is not provided for loss or damage to the any single trailer, caravan or broken-down vehicle whilst it is attached to your vehicle.</p>	2 and General Conditions
<p><b>Legal liability to other people</b></p> <p>Provides cover for legal liability for the death or bodily injury to any person or damage to property</p>	<p>What is not covered:</p> <ul style="list-style-type: none"> <li>• any amount over £1 million for damage to other people's property (including any related indirect loss or damage) and any amount over £1 million for related legal costs and expenses as a result of any claim, or series of claims caused by one event;</li> </ul> <p>We will not pay for loss or damage to any vehicle or property that you or any person claiming under this policy section owns or possesses.</p>	2

Features & benefits	Exclusions & limitations	Policy Section
<p><b>Foreign Travel</b></p> <p>Your policy provides the minimum cover you need by law for civil liability to other people while your vehicle is used in:</p> <ol style="list-style-type: none"> <li>1. any country which is a member of the European Union</li> <li>2. any other country which the Commission of the European Union 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 (no. 72/166 CEE)</li> </ol>	<p>If you have told us and paid an additional premium, the insurance that applies to your vehicle in the territorial limits (as defined in your policy booklet) will also apply during the period of insurance while you are using your vehicle in the countries referred to under features and benefits, provided that:</p> <ol style="list-style-type: none"> <li>1. Your vehicle is taxed and registered in the United Kingdom</li> <li>2. Your vehicle is normally kept in the United Kingdom</li> <li>3. You maintain a permanent home in the United Kingdom</li> </ol>	3
<p><b>Personal belongings</b></p> <p>Personal cover for loss of or damage to personal belongings in your vehicle caused by accident, fire, theft or attempted theft.</p>	<p>This does not apply to:</p> <ul style="list-style-type: none"> <li>• theft or attempted theft while no-one is in the vehicle unless all doors, windows and other openings on the vehicle are locked and it is broken into by force;</li> <li>• theft from a soft topped vehicle unless from a locked boot or glove compartment.</li> </ul>	4 (£50 limit)

<b>General exclusions and conditions</b>		
	<b>Significant exclusions or limitations</b>	<b>Policy section</b>
Driving Other Cars	There is no driving other cars cover under this policy .	
Courtesy car provision	There is no courtesy car provision under this policy	
Personal Accident Benefits	There is no personal accident benefit cover under this policy	
Damage claim excesses	You will pay the amount of any excess shown in your schedule toward the cost of repairs to your vehicle for damage caused by accident, malicious damage, fire, theft, or attempted theft.	Shown on Policy Schedule and in your Policy Booklet under excesses section
Change of circumstances	<p>You must tell us as soon as possible about any change in circumstances likely to affect our decision to continue the insurance or deal with a claim. Examples of these changes are:</p> <ul style="list-style-type: none"> <li>• if a person whose details have not previously been given to us is likely to drive your vehicle, you must give us full details.</li> <li>• changes of any type to your vehicle including engine modifications and changes such as fitting alloy wheels or spoilers or skirts;</li> <li>• any problem to do with the health of any person who will drive your vehicle;</li> <li>• a motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive your vehicle;</li> <li>• changes in the ownership or use of your vehicle or in the job of any person who will drive your vehicle; and</li> <li>• changes to your address or the address where your vehicle is usually kept</li> </ul> <p>Please note that any changes made to your policy mid-term may incur an administration charge.</p>	Shown in the Policy Booklet under general conditions
Impounded vehicles	This insurance policy cannot be used for the purpose of recovering an impounded vehicle.	Shown on your Policy Certificate and in your Policy Booklet under the General Conditions sections
Road Fund Licence (Car Tax)	This insurance policy cannot be used for the purpose of obtaining a Road Fund licence.	Shown on your Policy Certificate and in your Policy Booklet under the General Conditions sections