

Markerstudy Short Term Insurance

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This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording, a copy of which is available on request.

What is Short Term Insurance?

Short Term Insurance is a private car insurance policy, underwritten by Markerstudy Insurance Company Ltd.

What does Short Term Insurance cover me for?

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

You are covered for any damage your vehicle sustains in an accident or for any damage caused by vandalism or arson. You are also covered for loss of or damage to your own car caused by fire or theft.

If you are involved in an accident you are also covered for damage you cause to other people's vehicles or property or for injuries they sustain.

Can my Short Term Insurance be cancelled?

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

How do I notify a claim under my Markerstudy Private Car policy?

Our New Claim Notification Helpline is a service provided to all our policyholders to help in the early, sometimes difficult, stages when making a claim. A telephone call to the relevant number shown below is all that is required to ensure your claim is handled quickly and smoothly. These numbers are open 24 hours a day, 365 days a year.

All claims should be reported using the following number:

0844 874 0632

How do I make a complaint about my Markerstudy Private Car policy?

At Markerstudy we are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact us:

**Complaints Handling, Markerstudy Ltd, PO Box 420,
Tunbridge Wells, Kent TN2 9LT
Tel: 0844 874 0633
Email: complaints@markerstudy.com**

Would I receive compensation if Markerstudy Insurance Company were unable to meet its liabilities?

In the event that Markerstudy Insurance Company is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. We can provide full details on request.

Markerstudy Insurance Company Limited, licensed by the Commissioner of Insurance under the Insurance Companies Ordinance to carry out insurance business in Gibraltar.

Standard Features

The following will automatically be included in your policy, according to the cover you have selected. This is a summary only – full terms can be found in the Policy Wording – a copy is available on request.

Features and Benefits	Significant Exclusions or Limitations	Policy Section
Personal Belongings Cover up to a maximum of £100 for personal belongings if they are lost or damaged by an accident, fire or theft if located in or on your car.	Does not apply to: <ul style="list-style-type: none"> • Money, stamps, tickets, documents or securities. • Mobile Phones. • Goods, tools or samples carried in connection with any trade or business. 	1A
Audio and Navigation Equipment Cover is provided for permanently fitted audio equipment.	Does not apply to: <ul style="list-style-type: none"> • Equipment that is not the manufacturers standard equipment. • Television equipment or two-way radio transmitters or receivers. 	1A & 2A
Foreign Travel Provides the minimum cover which is legally required to use your car in all EU countries and any country which agrees to follow EU directives and is approved by the Commission of the European Union.	Provided: <ul style="list-style-type: none"> • Your permanent home is in Great Britain, Northern Ireland, Channel Islands or Isle of Man. • Your visit is of a temporary nature. 	1C & 2C

General Exclusions and Conditions

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	What is not covered	Policy Section
Accidental Damage Fire and Theft Excess	A compulsory policy excess of £500 applies and any other excess which may apply will be shown in your Policy Schedule.	1A & 2A
Loss of or Damage to your vehicle	<ul style="list-style-type: none"> • Loss of or damage to your car if the car is unoccupied and the ignition key is in or on your car. • Loss of use of your car. • Loss of value of your car following repair. • Mechanical, electrical and electronic fault, breakdown, malfunction, failure or breakage or claims arising from incorrectly re-fuelling your car. • The unauthorised taking away of your car by a family member. • Loss of or damage to your car if any manufacturer fitted security device is not operational and used when you are not in your car. 	1A & 2A
Use of the car	Cover does not apply if the vehicle is: <ul style="list-style-type: none"> • Being used for any purpose that your current Certificate of Motor Insurance does not permit. • Being driven by any person who is not described in your current Certificate of Motor Insurance as a person entitled to drive. • In or on any part of any airport which is used for the take off and landing of aircraft. • Being driven in an unroadworthy condition or without an MOT certificate, if one is necessary. 	General Exclusions (1)
Driving Other Cars	There is no driving other cars cover under this policy.	
Courtesy Car	There is no courtesy car provision under this policy.	
Other	The policy does not cover any consequence of: <ul style="list-style-type: none"> • Loss, damage, cost or expense resulting from or in connection with an act of terrorism. 	General Exclusions (4)