

## SHORT TERM PRIVATE CAR INSURANCE POLICY SUMMARY

This is the Policy Summary only and does not contain the full terms, conditions and exceptions of the contract. The full terms, conditions and exceptions are contained in the Motor Insurance Policy and the accompanying Certificate of Motor Insurance and the accompanying Schedule and Endorsements will indicate the cover levels applicable.

### INSURANCE COMPANY

#### **Mulsanne Insurance Company Limited.**

Mulsanne Insurance Company Limited is licensed by the Chief Executive of the Gibraltar Financial Services Commission under the Insurance Companies Act to carry on insurance business.

The following companies act as administrators on behalf of Mulsanne Insurance Company Limited:

**The A&A Group Ltd.** Registered in England and Wales: Company No: 03578103. Registered Address: Garrick House, 161 High Street, Hampton Hill, Middlesex, TW12 1NL. Authorised and regulated by the Financial Services Authority. FSA Register Number: 309611.

**Hyperformance Limited.** Registered in England and Wales: Company No: 03758951. Registered Address: Garrick House, 161 High Street, Hampton Hill, Middlesex, TW12 1NL. Authorised and regulated by the Financial Services Authority. FSA Register Number: 307711.

### TYPE OF INSURANCE

Private Car – Mulsanne Private Car Short Period Insurance

### DURATION OF CONTRACT

This contract is for the Period of Insurance stated on the insurance schedule.

### CANCELLATION RIGHTS (General Conditions of the Policy)

You can cancel the policy at any time by contacting us in writing and returning the Certificate of Motor Insurance. Due to the short term nature of the policy no refund of premium will be available.

### CLAIMS INFORMATION

In the event of a claim please telephone 0844 573 1229.

### COMPLAINTS PROCEDURE

Mulsanne Insurance Company Ltd aim to provide a standard of service that will leave no cause for complaint. However if you are dissatisfied with the service we have provided please write to The Complaints Department, c/o The A&A Group Ltd or Hyperformance Ltd quoting your policy number or claim number and give us full details of your complaint.

The A&A Group Ltd and Hyperformance Ltd are authorised to issue a final response to your complaint but where appropriate the final response may be issued by your insurer, Mulsanne Insurance Company Limited

Should you remain dissatisfied having received a final response, you may be able to take your complaint to the Financial Ombudsman Service (FOS) in appropriate circumstances. Their address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

### COMPENSATION

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) should your insurer be unable to meet its liabilities. You can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk)

### POLICY COVER AVAILABLE

Refer to the 2<sup>nd</sup> Page for more information



SECTION NO	SECTION NAME/TITLE	SIGNIFICANT FEATURES AND BENEFITS
1	Third Party Liability	Unlimited cover for death or bodily injury to a Third Party. Damage to property limited to £20,000,000 (not including £5,000,000 legal expenses/costs).
2	Comprehensive	Cover if your vehicle is lost or damaged as a result of accidental damage, fire, theft or attempted theft. Also up to £400 to replace locks if keys or locking devices are stolen. A policy excess will apply which is stated within your schedule.
3	Replacement Motor Vehicle	Available if vehicle is less than 12 months old, and stolen and not recovered OR if damage exceeds 60% of the vehicle list price.
4	Audio and/or Communications Equipment	Unlimited cover for manufacturers fitted equipment OR up to £500 for permanently fitted equipment installed after manufacture.
5	Personal Belongings	Up to £100 paid for loss of or damage to personal belongings. Refer to the policy for items not covered and exclusions. Belongings must be kept in a locked boot if the vehicle is a convertible.
6	Medical Expenses	Medical Expenses: Up to £150 per person if you or the driver are injured in an accident in the insured vehicle.
7	Foreign Use	Minimum cover required by law to use your vehicle in EU countries and Andorra, Croatia, Iceland, Norway and Switzerland. We may agree to full policy cover in these countries subject our approval and an additional premium being paid to us in advance.

### SIGNIFICANT EXCLUSIONS OR LIMITATIONS

**Section 2 – Comprehensive**

**Vehicle Theft** - Theft of your vehicle is not covered if the vehicle is unattended, unless the keys and/or locking devices have been removed and the vehicle is locked.

**Unauthorised Use** - No cover applies for any loss of or damage to your vehicle caused by unauthorised use if at the time of the incident, it was being driven by or used by someone in your family or someone who is living with you (this exclusion does not apply if the person driving is reported to the police for taking your motor vehicle without your permission).

**Drink/Drugs** - Loss or damage to your vehicle is NOT covered if you or a named driver on the Certificate of Insurance was driving under the influence of drink or drugs or is convicted of an offence involving drink or drugs as a result of the accident.

**Incorrect Fuel** - Loss of or damage to your motor vehicle caused by an inappropriate type of fuel being used.

**Sections 1 (Third Party Cover), 2 (Comprehensive)**

**Deliberate Act** - Loss or damage to your vehicle, or injury is not covered if the incident occurred as a result of "road rage" or a deliberate act by you or any person driving your insured motor vehicle.

**General Exclusions** Policy cover does not apply if the vehicle is being driven in an unsafe, unroadworthy or damaged condition, or where the vehicle does not have a valid Department of Transport test certificate (MOT) if one is required by law, or if driven whilst declared SORN (Statutory Off Road Notification). Refer to the policy for full details of all exclusions.

**Driving Other Cars extension** – is NOT available under the policy

**Windscreen Cover** – is NOT available under this policy. Any Windscreen claim would be dealt with under Section 2 (Comprehensive), and subject to the Policy Excess stated within the Schedule.

**Courtesy Car** – There is no courtesy car provision under this policy.

**LIMITATIONS TO THE USE OF YOUR VEHICLE** :The following is specifically excluded, and reference must be made to your Certificate of Insurance and Policy for all limitations to the Use of your vehicle:

- Use for hire and reward, racing, pacemaking, speed testing, competitions, rallies or trials;
- Use for any purpose in connection with the Motor Trade;
- Use to secure the release of a motor vehicle, other than the vehicle with the registration number stated on your Certificate, which has been seized by, or on behalf of, any government or public authority.

**Changes to your policy or cover details** – Due to the Short Term nature of this policy, it is not possible to change or make alterations to the policy or cover once the policy has been taken out.

