

# PRIVATE CAR SHORT TERM INSURANCE POLICY



## YOUR MOTOR INSURANCE POLICY

This document is a legally binding contract between **us**, Mulsanne Insurance Company Limited and **you**, our insured.

The contract is based upon the information you gave **us** in the proposal form or statement of fact and the declaration **you** have made.

**We** have agreed to insure **you** under the terms of this contract, and the accompanying **certificate of motor insurance**, and the accompanying **schedule** which may show endorsements applicable, against liability, loss or damage during the **period of insurance** for which **you** have paid or agreed to pay the premium.

**You** must read this document, **certificate of motor insurance** and **schedule** together, to ensure they give **you** the cover **you** want.

This policy is governed by the law which applies in the part of the **United Kingdom** in which **you** live, unless otherwise agreed by **you** and **us** before this policy starts.

## INSURER INFORMATION

**Your** policy is underwritten by 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.

Mulsanne Insurance Company Limited, PO Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.



L Quinn  
For Mulsanne Insurance Company  
Limited

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

**The A&A Group.**

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.

## DEFINITIONS

Definitions of words and phrases used in this document and are shown in bold throughout the policy.

<b>Accessories</b>	Parts or products specifically designed to be fitted to <b>your motor vehicle</b> , including the manufacturers standard tool kit and the <b>motor vehicle's</b> safety equipment.
<b>Certificate of Motor Insurance</b>	Documentary evidence that <b>you</b> have taken out the insurance that <b>you</b> must have by law. It describes <b>your motor vehicle</b> , who can drive it and the purpose that it can be used for.
<b>Endorsement</b>	A change to the terms of <b>your</b> policy, and shown on <b>your schedule</b> .
<b>Excess</b>	The amount <b>you</b> will have to pay towards any claim and shown on <b>your schedule</b> or policy section.
<b>Fire</b>	Fire, lightning, explosion or self-ignition
<b>Insurance Adviser</b>	The Insurance Broker, Agent or Intermediary who acting on <b>your</b> behalf has placed this insurance with <b>us</b> .
<b>Market Value</b>	The cost of replacing <b>your motor vehicle</b> with one of similar type, age, and/or condition at the time of the loss as assessed by <b>us</b> . <b>We</b> use guides which refer to vehicle values, engineers and any other relevant sources to assess the <b>market value</b> .
<b>Motor Policy</b>	The document consisting of <b>your</b> Proposal Form or Statement of Fact, our motor insurance policy, <b>your certificate of motor insurance, schedule, and any endorsements</b> .
<b>Motor Vehicle/Your Motor Vehicle</b>	The <b>motor vehicle(s)</b> including spare parts and accessories for which <b>we</b> have issued a <b>certificate of motor insurance</b> .
<b>Period of Insurance</b>	The period of time covered by this insurance as shown in the <b>schedule</b> and/or <b>certificate of motor insurance</b> , and for which <b>we</b> have accepted <b>your</b> premium.
<b>Personal Belongings</b>	Property which is worn or used in everyday life and which belongs to <b>you</b> whilst in the insured <b>motor vehicle</b> .
<b>Road Traffic Act(s)/Law(s)</b>	The laws which include details of the minimum motor insurance cover needed in the <b>United Kingdom</b> .
<b>Schedule</b>	The document that identifies the <b>policyholder</b> , and sets out details of the cover <b>your</b> policy supplies.
<b>Theft</b>	Any <b>theft</b> or attempted <b>theft</b> which has been reported to the Police.
<b>United Kingdom</b>	England, Scotland, Wales, Northern Ireland, the Isle of Man, and the Channel Islands (including transit by sea, air, rail or within and between these places).
<b>We/Us</b>	Mulsanne Insurance Company Limited
<b>You/Your</b>	The person or company named in the <b>schedule</b> and <b>certificate of motor insurance</b> as the Insured or Policyholder.

## SECTION 1 - THIRD PARTY ONLY COVER

### What is covered

**We** will cover **you** for **your** legal responsibility if there is an accident which involves **your motor vehicle** and **you**:

- kill or injure someone; or
- damage their property or their vehicle;

This cover also applies to any accident caused by a trailer, caravan or vehicle **you** are towing.

### Other people using your vehicle

**We** will also provide the same cover for:

- anyone allowed by the **certificate of motor insurance** to drive **your motor vehicle**, as long as they have **your** permission;
- anyone using (but not driving) **your motor vehicle** with **your** permission for social, domestic and pleasure purposes;
- anyone who is in or getting into or out of **your motor vehicle**;
- **your** employer or business partner if the **certificate of motor insurance** allows business use. Does not apply if the **motor vehicle** is owned, leased or hired to the employer or business partner.
- the legal personal representative of anyone covered under this section if that person dies. If any person covered by this insurance should die, **we** will deal with any claim made against their estate provided that the claim is covered by this insurance.

### Legal Representation costs

Subject to agreement by **us** in writing **we** will pay for:

- Solicitors costs to represent any person covered by this insurance at a Coroner's inquest or fatal accident inquiry or court of summary jurisdiction;
- Reasonable costs to defend any person covered by this insurance against a charge of manslaughter or causing death by reckless or dangerous driving;
- Any other costs incurred with any accident which may involve legal liability under this insurance.

Unless otherwise agreed by **us** in writing, **we** will NOT pay:

- the costs if covered by another insurance policy;
- for proceedings where the driver was under the influence of drink or drugs at the time of the accident.

### Emergency Medical Treatment

**We** will pay for emergency medical treatment that this is required under the **Road Traffic Act** following an accident involving any **motor vehicle** covered by this insurance. If this is the only payment made then **your** No Claims Bonus will not be affected.

### NOT COVERED BY SECTION 1

- Any claim for death or injury to anyone while they are working with or for the driver of the vehicle, except as set out in road traffic law, or where in the course of their employment cover is provided by their employers liability insurance;
- Death or bodily injury to the driver or the person in charge of the **motor vehicle** if the death or bodily injury occurred as a result of that person having driven the **motor vehicle**.
- Damage to property or injury to animals owned by or held in trust, custody or control of **you** or any other person covered by this insurance.
- Loss or damage by pollution or contamination however caused except as required by the **road traffic acts**.
- Any amount exceeding £20,000,000 for any one claim or series of claims arising out of one cause in respect of damage, loss or use or other indirect loss in respect of property, and any amount above £5,000,000 for costs and expenses incurred.
- Loss, damage or injury arising out of "road rage" or a deliberate act by **you** or any person driving the insured **motor vehicle** with **your permission**.
- Loss of or damage to any **motor vehicle** **you** drive, or any trailer or vehicle **you** tow.

## SECTION 2 – COMPREHENSIVE COVER

### What is Covered:

If **your motor vehicle** is damaged as a result of:

- accident or malicious damage;
- **Fire**;
- **Theft** or attempted **theft**

**we** will either pay (subject to the deduction of any excess):

- for the repair of the damage;
- the current market value of **your motor vehicle** (the damaged vehicle will then belong to **us**);
- the cash value of any lost or stolen part;
- no more than the last list price of parts no longer available as new.

In addition, **we** will pay the reasonable cost of:

- protecting **your motor vehicle** if it becomes unusable due to accidental damage;
- returning **your motor vehicle** to **your** home address in the **United Kingdom** after repair. This is subject to **our** written consent.

The payment will be made to:

- **you**; or
- the legal owner of the **motor vehicle** if owned by someone else or is subject to a hire purchase agreement, unless the owner specifically agrees otherwise.

### Parts

**We** or the repairer may use parts which have not been supplied by the manufacturer.

### Replacement Locks

If the keys or any device used to secure, gain access to, or enable **your motor vehicle** to be driven, are stolen, **we** will pay up to £400 towards the cost of replacing door and boot locks, ignition and steering locks, the lock transmitter and central locking interface.

This is providing it can be established that the location of where the **motor vehicle** is kept overnight is known to any persons who may have the keys or device used to secure, gain access to, or enable **your vehicle** to be driven.

## NOT COVERED BY SECTION 2

**We will not pay:**

- more than the **market value** up to a maximum of £40,000 at the time of accident or loss if **your motor vehicle** or **accessories** or spare parts are damaged beyond economical repair.
- for loss or damage caused by **theft** or attempted **theft** while nobody is in the **motor vehicle**, unless all the doors, windows and other openings are closed or locked, and the **motor vehicle's** keys and any door or ignition unlocking devices are removed and the vehicles electronic or mechanical devices are set.
- for loss of or damage to **your motor vehicle**, 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).
- Any loss or damage up to the amount which appears on **your schedule** as an **excess**.
- No Payment will be made for
  - Loss or damage arising as a result of "road rage" or a deliberate act by **you** or any person driving the insured **motor vehicle** with **your** permission;
  - Loss of or damage to **your motor vehicle** if **you** or anyone named on the **certificate of motor 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 incident;
  - Loss of or damage to **your motor vehicle** through deception, fraud or repossession, or due to any government, public or local authority legally taking, keeping or destroying **your motor vehicle**;
  - Loss of or damage to **your motor vehicle** caused by an inappropriate type of fuel being used;
  - Loss of or damage to any trailer, caravan or vehicle, or their contents, whilst being towed by **your motor vehicle**;
  - Depreciation, wear and tear, or loss of value due to repair;
  - Mechanical, electrical, electronic or computer faults, failures, breakdowns, breakages or malfunctions;
  - Damage to tyres caused by braking, punctures, cuts or bursts;
  - Loss of use, earnings or any other indirect loss.

## SECTION 3 – REPLACEMENT MOTOR VEHICLE

If **your motor vehicle** is less than 12 months old, **we** will (subject to availability) replace it with a new **motor vehicle** of the same make, model and specification (or nearest specification), if:

- your motor vehicle** is stolen and not recovered within 30 days or being reported; OR
- The cost of repairing accidental damage exceeds 60% of the vehicles list price (including any taxes) at the time of purchase.

Both a) and b) are subject to:

- the **motor vehicle** being owned by **you** or **your** spouse. This includes purchase under a hire purchase, however specifically excludes vehicles which are the subject of a contract hire or leasing agreement; and
- the agreement of any interested hire purchase company; and
- **you** and or **your** spouse being the first registered keeper of the vehicle; and
- the recorded mileage not exceeding 10,000 at the time of the incident.

If a suitable replacement vehicle cannot be found, then the most **we** will pay will be the current **market value** of **your motor vehicle**. The stolen and recovered or damaged vehicle will then belong to **us**.

## SECTION 4 – AUDIO AND COMMUNICATIONS EQUIPMENT

**Your** permanently fitted audio, satellite navigation and/or communications equipment is insured against loss or damage up to the limits specified (after deduction of the policy **excess**):

- Manufacturers fitted equipment: Unlimited
- Permanently fitted equipment (not the manufacturers fitted equipment): £500

## SECTION 5 – PERSONAL BELONGINGS

**We** will pay up to £100 for loss of or damage to **personal belongings** in or on **your motor vehicle**, provided that they are lost or damaged by accident, fire, theft or attempted theft. Proof of purchase may be required. **We** may take off an amount for wear and tear when **we** settle claims.

### NOT COVERED UNDER SECTION 5

**We** will not provide cover for the following:

- money, jewellery, stamps, tickets, documents or securities, or goods, tools or samples carried in connection with any trade or business;
- audio, electrical &/or communications equipment;
- property insured by another insurance policy;
- property which is not kept in a locked boot if **your motor vehicle** is a convertible.

## SECTION 6 – MEDICAL EXPENSES

If **you**, or the driver of the insured **motor vehicle** or any passenger in the insured **motor vehicle** are injured in an accident involving **your motor vehicle we** will pay for medical expenses up to a sum of £150 for each injured person. This does not apply if there is cover under another insurance policy.

## SECTION 7 – FOREIGN USE

### Compulsory Insurance

This policy provides the minimum cover required by law to use **your motor vehicle** in:

- Any country which is a member of the European Union (EU);
- Any country which the Commissioner of the European Community approves as meeting the requirements of Article 7(2) of the European Community Directive on Insurance of Civil Liberties arising from the use of motor vehicles (number 72/166/CEE). (If the level of cover granted under EU Directives is less than provided by the United Kingdom law the higher level will apply).

Cover does not apply if you travel to a country not described by the above.

**We** will also pay for customs duty which **you** may have to pay after temporarily importing **your motor vehicle** into any of the countries for which cover is provided.

### Foreign Use extension

Subject to **our** approval and the payment of a required additional premium, **we** will insure you for the cover shown in **your** Schedule while **your motor vehicle** is being used within:

- any country in the European Union (EU);
- Andorra, Croatia, Norway and Switzerland

Provided that:

- **your** main permanent home is in the **United Kingdom**;
- **your motor vehicle** being registered and taxed in the **United Kingdom**;
- **your motor vehicle** is normally kept in the **United Kingdom**.

**We** will also pay for customs duty which **you** may have to pay after temporarily importing **your motor vehicle** into any of the countries for which cover is provided.

Cover does not apply if you travel to a country not stated above.

REFER TO SECTION ENTITLED 'DRIVING ABROAD' FOR MORE INFORMATION.

## GENERAL CONDITIONS

### 1. General.

The cover provided by this insurance applies only if:

- a) the information provided on the proposal form and/or statement of fact and declaration is correct and complete to the best of **your** knowledge and belief and does not contain any information which is not true. The premium charged is based on the information **you** gave **us** when **your** cover started and when renewed.
- b) any person claiming protection under this policy has met the conditions of this policy.
- c) any person claiming protection under this policy has met the conditions of the Proposer Declaration which forms part of the Statement of Fact.

### 2. If you have a claim.

- a) **You** must report any incident to **us** immediately.
- b) **You** must send any communication about a claim (including a writ or summons) immediately to **us** unanswered and also advise if **you** know of any future prosecution, coroner's inquest or fatal accident enquiry involving any person covered by this insurance.
- c) Any **theft** or attempted **theft** must be reported to the Police.
- d) **You** must not admit liability for or negotiate to settle any claim without **our** written permission. **We** may take over, defend or settle the claim, or take up any claim in **your** name for **our** own benefit. **You** must give **us** all the information and help **we** need.
- e) **We** shall have full discretion in the conduct of any proceedings or the settlement of any claim.
- h) Where required, **we** may request the return of the **certificate of motor insurance**, or any other supporting documentation.
- i) Should **we** deal with a claim involving the actual or constructive total loss of the insured **motor vehicle** then any outstanding instalments may be deducted from the agreed settlement value.

### 3. Fraud.

If any claim is in any way fraudulent or if **you** or anyone acting on your behalf has used any fraudulent means, including inflating or exaggerating the claim, or submitting forged or falsified documents, or if **you** have not given complete or accurate information, then no payment will be made and all cover under this policy will end.

### 4. Your vehicle.

**You** must take all reasonable steps to protect **your motor vehicle** and its contents from loss or damage, and the vehicle must be maintained, and kept in an efficient and a roadworthy condition. **We** must be allowed to examine **your motor vehicle** if we deem this necessary.

### 5. Settling Disagreements.

If **we** have agreed to pay a claim and **you** disagree over the amount to be paid or any other dispute regarding this insurance, the matter will be referred to an arbitrator who **we** have both agreed to. **You** cannot take legal action until the arbitrator has made a decision.

### 6. Cancellation

Due to the Short Term nature of this policy, there will be no refund of premium.

- a) **You** may cancel this policy at any time, by sending us written notice of cancellation and returning the **certificate of motor Insurance**. The cancellation will take effect from the date the **certificate of motor insurance** is returned to **us** or **your insurance adviser**.
- b) **Our cancellation rights: We** or **your insurance adviser** may cancel this insurance by giving **you** 7 days notice in writing to **your** last known address (and in the case of Northern Ireland to the Department of the Environment, Northern Ireland). Subject to no claims having been made (or likely to be made), **we** may refund a proportionate part of the premium.
- d) **Premium defaults:** If you pay your premium by instalments and there is a default in payments or if you have not paid your premium, **we** or **your insurance adviser** may cancel this insurance by sending you 7 days notice of cancellation in writing as detailed within (6b) above. No refund of premium will be allowed for the unexpired portion of the insurance.

### 7. Car Sharing.

This insurance will cover **you** when **you** are being paid for carrying passengers for social or similar purposes provided that:

- The number of people carried does not exceed the seating capacity of the insured **motor vehicle** (including the driver);
- **You** are not carrying passengers as a part of a business of carrying passengers;
- The total of the payments **you** receive for the journey does not involve any element of profit.

### 8. Payments made outside policy terms.

If the law of any country in which this policy covers **you** makes **us** obliged to settle or pay a claim which **we** would not normally have paid, **we** are entitled to ask **you** to repay **us**.

### 9. Changes to your policy cover or details.

Due to the Short Term nature of this policy, it is not possible to make changes or alterations to the policy or cover once the Policy has been taken out.

## GENERAL EXCLUSIONS

The General Exclusions apply to the whole of this insurance policy, and apply in addition to “What is not covered” within each policy section. Your insurance does NOT cover the following:

### 1. Use of Your Vehicle

Any accident, injury, loss, damage or liability arising while any **motor vehicle** covered by this insurance is:

- being used for a purpose for which the **motor vehicle** is not insured, used for purposes not mentioned or excluded on the **certificate of motor insurance**;
- being driven by or in the charge of any person who is not noted on the **certificate of motor insurance** as a person entitled to drive or is excluded by **endorsement**. The exclusion does not apply if **your motor vehicle** is in the custody or control of a member of the motor trade for maintenance or repair;
- a **motor vehicle** being driven by or in the charge of any person (including **you**) who **you** know is a provisional licence holder and who is not accompanied by a person aged 21 or over and has held a full UK or EU driving licence for at least 3 years;
- being driven outside of the limitations of the drivers licence, or driven by someone who does not have a valid driving licence or is breaking the conditions of their licence;
- being driven by any person (including **you**) who **you** know is disqualified from driving or has never held a licence to drive the **motor vehicle**, or is prevented from having a licence (unless they do not need a licence as required by law);
- being driven in an unsafe, unroadworthy or damaged condition or where the **motor vehicle** does not have a valid Department of Transport test certificate (MOT) if one is required by law;
- being driven with a load or number of passengers which is unsafe;
- being used for any purpose in connection with the Motor Trade;
- being used for hire and reward purposes;
- being driven whilst declared SORN (Statutory Off Road Notification).

### 2. Airside Exclusion

**We** will not cover any accident, injury, loss, damage or liability arising while **your motor vehicle** is being used in or on that part of any airport, aerodrome, airfield or military base which is used for the take off and landing of aircraft, including the movement of aircraft on the ground and aircraft parking aprons, the associated service roads, refuelling areas and ground equipment parking areas. **We** will not pay for any claim concerning an aircraft within the boundary of the airport or airfield.

### 3. Imported Vehicles

Any **motor vehicle** which was manufactured outside of the **United Kingdom** and imported other than through the manufacturers normal import arrangements, unless otherwise agreed.

### 4. Other Insurance

Any loss, damage or liability that is also covered by any other insurance policy.

### 5. Competition and performance driving

Any accident, injury, loss, damage or liability arising while **your motor vehicle** is being used for racing, rallying, speed testing, competitions, speed trials, or when driven on a motor sport circuit, race track or de-restricted toll road (including Nürburgring).

### 6. Confiscation of your vehicle.

Any loss or damage resulting from empowerment or confiscation of **your motor vehicle** by Customs and Excise, Police or any other Government authority. Also, **we** will not cover securing the release of a **motor vehicle**, other than **your motor vehicle**, which has been seized by, or on behalf of any government or public authority.

### 7. War and hostilities

Any result of war, invasion, act of foreign enemy, act of terrorism, hostilities (whether war is declared or not), civil war, revolution, insurrection, rebellion, coup, military or usurped power or destruction of or damage to property by order of any government or public authority except so far as is necessary to meet the minimum required by law.

### 8. Earthquake, Radioactivity, Pressure waves, Dangerous Goods or Riot

Direct or indirect loss, damage to liability caused by or arising from:

- earthquake;
- ionising radiation or contamination from any radioactive nuclear fuel or from any nuclear waste from burning nuclear fuel;
- the radioactive, toxic, explosive or other dangerous property of any nuclear assembly or nuclear part of that assembly;
- pressure waves caused by aircraft and other flying objects;
- carrying any dangerous substances or goods for which you need a police licence (except where we need to provide cover to meet the minimum insurance required by the relevant law).
- riot or civil commotion occurring in Northern Ireland or outside of the United Kingdom (except where we need to provide cover to meet the minimum insurance required by the relevant law).

### 9. Contracts

**We** will not cover any claim as a result of an agreement or contract unless **we** would have been responsible anyway.

### 10. People involved in this contract

This contract is between **you** and **us**. Nobody else has any rights they can enforce under this contract except those rights they have under **road traffic law**. The Contracts (Rights of Third Parties) Act 1999 does not allow any additional rights under this policy in favour of any third party.

### 11. Proceedings outside the United Kingdom

Any proceeding brought against **you** or judgement passed in any court outside the **United Kingdom** unless the proceedings or judgement arises out of **your motor vehicle** being used in a foreign country for which **we** have agreed to extend this insurance cover.

## IMPORTANT INFORMATION

### Sharing Information

Insurers pass information to the **Claims and Underwriting Register**, run by Insurance Databases Services Ltd (IDS Ltd), and the **Motor Insurance Anti-Fraud and Theft Register**, run by the Association of British Insurers (ABI). The aim is to help **us** check information provided and also to prevent fraudulent claims. When **we** deal with **your** request for insurance, **we** may search the register(s). When **you** tell **us** about an incident which may or may not give rise to a claim, **we** will pass information relating to it to the register(s). **You** can ask for more information about this. **You** should show this notice to anyone who has an interest in the vehicles insured under the policy.

### Motor Insurance Database – Continuous Insurance Enforcement (CIE)

Information relating to your policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurance Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- I. Electronic Licensing
- II. Continuous Insurance Enforcement
- III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- IV. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

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

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com).

### Notice Under Data Protection Act 1998 & Gibraltar Data Protection Act 2004

By taking out this Motor Policy **you** agree that **we**, and any company in the same group as **us**, may keep information about **you** and **your motor policy**. Any such information may be used to process **your** application, administer **your motor policy** or any subsequent claim **you** may make. **You** may request details of the information **we** hold about you at any time. **We** will be data controllers for the purpose of the Act(s) and will be responsible for the processing of **your** data.

### Financial Services Compensation Scheme (FSCS)

Mulsanne Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations. Further information about compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).

## 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, Garrick House, 161 High Street, Hampton Hill, Middlesex, TW12 1NL quoting **your** policy number or claim number and give **us** full details of **your** complaint.

The A&A Group 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) if it is appropriate in the circumstances of **your** complaint. Their address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

## DRIVING ABROAD

All insurance documentation should be taken with **you**, including **your certificate of motor insurance**, **your schedule**, and **your** motor insurance policy.

The statement is repeated below in the following languages: French, German, Italian and Spanish.

The certificate of motor insurance, and motor insurance policy to which it relates applies in respect of incident occurring in member countries of the European Union. Cover also applies in other countries which have satisfied the requirements of the Commission of European Union as follows: Andorra, Croatia, Iceland, Norway and Switzerland.  
The certificate of motor insurance and the motor insurance policy to which it relates applies to any trailer whilst being towed by the motor vehicle shown on the certificate of motor insurance.

Le Certificat et la police d'assurance qui s'y rattache s'appliquent au regard d'incidents ayant lieu dans les pays membres Union Européenne. La couverture s'acquiert également dans d'autres pays qui ont rempli les conditions de la Commission de la Union Européenne, c'est-à-dire: Andorre, Croatie, la Islande, la Norvège, et la Suisse.  
Les Certificat et la police d'assurance qui s'y rattache s'appliquent à toute remorque étant tractée par le véhicule dont il est fait mention dans le Certificat.

Das Zertifikat und die diesbezügliche Versicherungspolice gewähren Versicherungsschutz für Versicherungsfälle in den Mitgliedsländern der EG. Der Geltungsbereich erstreckt sich ferner auf solche anderen Länder, die Erfordernisse der EG-Kommission erfüllt haben, nämlich: Andorra, Kroatien, Norwegen, und die Schweiz.  
Das Zertifikat und die diesbezügliche Versicherungspolice gewähren Deckung Für Anhänger des auf dem Zertifikat angegebenen Fahrzeugs.

Il certificate e la polizza di assicurazione a cui fa riferimento si applicano per gli incidenti che occorrono nei paesi della Unione Europea. L'assicurazione si applica anche per gli altri paesi che hanno soddisfatto le esigenze delle Commissione della Unione Europea, cioè: L'Andorram Croazia, Islanda, Norvegia, e Svizzera.  
Il certificate e el polizza di assicurazione a cui si riferisce, si applicano a qualsiasi rimorchio che venga trainato dal veicolo indicato sul certificate.

El Certificado y la Póliza de Seguro correspondiente, cubren los accidentes que ocurran en cualquiera de los países miembros de la Unión Europea. Asimismo cubren los accidentes que ocurran en los siguientes países que reúnen las condiciones exigidas por la Comisión de la Unión Europea: Andorra, Croacia, Islandia, Noruega, y Suiza.  
El Certificado y la Póliza de seguro correspondiente cubren a cualquier remolque mientras vaya arrastrado por el Certificado.

## HOW TO CONTACT US

If **your vehicle** is involved in an accident or **you** need to make a claim under this policy, contact us immediately using our Claims Helpline.

### NEW CLAIMS HELPLINE 0844 573 1229

In order to ensure we deal with **your** claim efficiently, **you** will need to provide **us** with as much information as possible:

- **your** policy number – this is shown on **your certificate of motor insurance**;
- date, time, location and circumstances of the incident;
- details of any other people involved in the incident – where possible obtain name and contact details of all those concerned;
- names and contact details of any witnesses to the incident;
- details of any injuries to any person involved in the incident.

If **your** vehicle has been stolen, before calling **us** **you** should:

- report the theft to your nearest Police station;
- obtain a crime reference number from the Police.

### Existing Claims – 01273 741991

If **you** have an existing claim, then contact **our** Claims Department on 01273 741991.

