

COMPANY AZUR UNDERWRITING LIMITED **PRODUCT** MOTOR

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UNDERWRITTEN BY

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This document provides a summary of the key information that relates to your motor insurance policy. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms, conditions and exclusions that apply.

WHAT IS THIS TYPE OF INSURANCE?

This is motor insurance which provides you cover for accidental damage, fire, theft or malicious damage. It also includes third party cover for costs you are legally responsible for due to injury or damage you or your named drivers may cause to others, their vehicles or property.



WHAT IS INSURED?

You must check your policy schedule to see what cover you have selected along with the corresponding amount insured.

Cover for your vehicle

- ✓ Loss or damage, fire, theft and accidental damage.
- ✓ Repair or replacement of glass in the windscreen, sunroof or windows of your vehicle.
- ✓ Unlimited cover for loss or damage to permanent entertainment and navigational equipment.
- ✓ New car replacement of the same make, model and specification within 36 months of the purchase of a new vehicle (subject to further criteria).
- ✓ Guaranteed replacement cover for vehicles under 15 years old following a total loss even if the value exceeds the value shown on the schedule (subject to further criteria).
- ✓ Alloy wheels – If we cannot match the replacement alloy wheels on a vehicle shown on your policy schedule we will pay up to £10,000 for the cost to replace all of the vehicle's alloy wheels.
- ✓ Trailer cover – We will pay for loss or damage to your trailer up to a maximum of £5,000 whether attached to or unattached from your vehicle at the time of loss.
- ✓ UK and European breakdown – Home/roadside assistance, vehicle recovery and onward transportation for you and any passengers.

Cover for you

- ✓ Your legal liability to third parties – Cover for damages you are legally obligated to pay for bodily injury or property damage arising out of the use, ownership or maintenance of a vehicle and legal expenses and costs associated with such proceedings (subject to terms and conditions).
- ✓ Uninsured loss recovery – If you are involved in an accident which was not your fault, help to recover your uninsured losses from the person who caused the accident (up to £150,000).
- ✓ Driving other cars – You and your spouse can drive any private motor vehicle not listed in your policy schedule on a fully comprehensive basis.
- ✓ Newly acquired cars – You and your spouse may drive a newly acquired private car not listed in your policy schedule on a fully comprehensive basis for up to 5



WHAT IS NOT INSURED?

The following list is not exhaustive. More information can be found in your policy documentation.

Vehicle cover excludes

- ✗ Loss of damage caused by mechanical or electrical breakdown, computer programme failure, freezing or normal wear and tear.
- ✗ Competitive racing of any kind or any use of the vehicle on a closed track, motor racing circuit, pre-prepared course or de-restricted toll road.
- ✗ Intentional acts.
- ✗ Vehicles being used to carry people or property for a fee or similar reward.
- ✗ Criminal or illegal acts including driving while intoxicated.
- ✗ Any person who uses a vehicle listed in the schedule without the permission of you or your spouse.

Legal expenses cover excludes

- ✗ Any losses arising from your business activities.
- ✗ Fraudulent Claims.
- ✗ Civil cases where it is considered by the appointed lawyer that it is more likely you will lose the case than win it.

European breakdown cover excludes

- ✗ Vehicles that are not maintained in a roadworthy condition and regularly serviced.
- ✗ Breakdowns which occur as a result of lack of oil, fuel or water.
- ✗ Repair costs other than those at the scene of the breakdown.



ARE THERE ANY RESTRICTIONS ON COVER?

- | You will have to pay the first part of most claims (the excess), full details of which are on your schedule.
- | All drivers and riders must hold a valid driving licence for any vehicle being driven or ridden.
- | Vehicles subject to leasing or contract hire agreements are not eligible for replacement.
- | Driving other cars cover only applies where you have the vehicle owner's permission and the vehicle is not

calendar days after you acquire the private car (subject to further criteria including that the value of the car does not exceed £500,000).

- ✓ Hire vehicle – If your vehicle cannot be used because of a claim we will cover the cost (up to £5,000) of the hire of a temporary car for the period of time that your vehicle is being repaired or, in the case of theft, until the theft claim is settled.
- ✓ Loss of driving ability – If you or your spouse have your driving license suspended by the DVLA due to ill health or are injured and owing to that injury are unable to drive following a valid claim we will pay up to £5,000 for alternative essential transport for up to 12 months.
- ✓ Personal possessions – Up to £2,500 for personal possessions following a claim.
- ✓ Medical expenses – We will pay the necessary medical expenses, up to a total of £500 for each person covered, that are incurred within three years of a loss under this policy.

owned by you or a family member and is not available for regular use.

Limits which apply

- | Liability to third party property damage limited to £20,000,000.
- | Legal expenses limited to £150,000 per event.
- | European breakdown cover limited to 6 breakdowns per policy period.
- | Please note that any limit or sum of money referred to in this document shall be converted to the currency used in your schedule at the AIG corporate exchange rate applicable at the date of a claim / incident.



WHERE AM I COVERED?

- ✓ The UK, Isle of Man, Channel Islands, European Union, Andorra, Croatia, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland. No cover is provided in other countries unless agreed in advance in writing by us.



WHAT ARE MY OBLIGATIONS?

It is your responsibility to

- Always ensure that any information provided to us is accurate, complete and up-to-date.
- Tell us as soon as reasonably possible of any changes to your circumstances in relation to the vehicles that we insure (changes of vehicles, changes of drivers, change in occupation, change of address etc.).
- Pay your premium as shown in your schedule.
- Keep the sums insured at a level which represents the full value of the property.
- Notify us as soon as it is reasonably practical after an event which may give rise to a claim.
- Notify the local police if loss or damage is caused by theft or attempted theft, road traffic accident involving any unknown third party or malicious damage.
- Take all reasonable precautions to keep your vehicle in an efficient and roadworthy condition.



WHEN AND HOW DO I PAY?

Your broker will discuss your payment options – e.g. payment in full at time of purchase or, where applicable, payment by instalments. The premium and agreed payment method are shown in your policy schedule.



WHEN DOES THE COVER START AND END?

Cover starts once you have accepted our terms and conditions and agreed to pay the premium. It will last for the period specified in your policy schedule from the policy start or renewal date, unless it is cancelled by you or us before it ends. (Note that policies of less than a year may be accommodated).



HOW DO I CANCEL THE CONTRACT?

You can cancel cover at any time by sending your motor certificate to us and notifying us in writing of the future date that cancellation is to take effect. You can cancel the policy within 15 days of the cover starting or of the day on which you receive the policy, whichever is later, by returning the policy, schedule and certificate of motor insurance to us at Private Client Group, Azur, Discovery House, 2nd floor, 28-42 Banner Street, London, EC1Y 8QE.

Refer to general conditions within the policy wording for full details of cancellation terms.