

We just make it easier.

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

Who is the Insurer?

The insurer of this policy is Norwich Union Insurance Limited.

What is Norwich Union Direct Car insurance?

The Norwich Union Direct Car policy protects you and your car, comprising *Comprehensive cover*, as selected by you when requesting the quote and itemised in your policy schedule. Some of the covers summarised are optional and these are clearly marked as such. If you have selected any of these options, they will be clearly marked on your Policy Schedule.

What are the benefits and features of Norwich Union Direct car insurance?

Your policy includes the following significant features and benefits, which are explained in detail in your policy booklet:

Cover	Comprehensive
Legal liability for death or injury to any other person, including passengers	✓
Legal liability for damage to other people's property	✓
Legal costs incurred with our consent, in connection with a claim against your policy	✓
Own damage (excluding glass) and fire & theft claims	✓
Personal injury: benefits for you and/your spouse/domestic partner for death or loss of limbs/sight	Up to £2,500
Medical expenses for anyone injured in your car	Up to £100
Cover for personal belongings which are in or on your car	Up to £150
Windscreen/window breakage	✓
New car replacement	✓
Replacement locks	✓
Accident recovery and Norwich Union Direct approved Repair Service	✓
Recovery of your vehicle to your home or any UK destination if you are taken seriously ill and cannot continue your journey	✓

The following **optional covers** are also available:

- Legal Services
- Courtesy Car
- Enhanced Courtesy Car
- PhysioFast
- Foreign Use
- Europrotection
- Increased Personal Accident Cover.

If you have selected any of these options, they will be itemised on your schedule and the cover details will be clarified in your policy booklets.

Norwich Union Direct Car policy summary

What are the significant or unusual exclusions or limitations of Norwich Union Direct Car insurance?

Your policy excludes some situations. Please refer to your policy booklet Sections 1–12 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

- Third Party Only cover for the policyholder to drive other people's cars is only provided under Comprehensive policies where the policyholder is aged 25 or more at the commencement, or renewal, of the policy (see your Certificate).
- No cover is provided to secure the release of a motor vehicle, other than the vehicle identified on your certificate by its registration number, which has been seized by, or on behalf of, any government or public authority.
- The first part of any claim – this is known as the “excess” (see Section 1). These are detailed below:

Standard excess	As shown on your schedule
Additional young driver excesses for accidental damage claims are in addition to the standard excess:	
Aged 20 or under	£250
Aged 21 to 24	£150
Windscreen excess	£60

- Loss or damage arising from theft while the ignition keys of your car have been left in or on your car (see Section 1)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages (see Section 1)
- Loss of value following a repair (see Section 1)
- Confiscation or requisition or destruction by or under order of any government or public or local authority (see Section 1)
- The maximum amount that will be paid out for damage to a third party's property will be £20,000,000 (see Section 2)

Exclusions

Inappropriate use see General Exceptions of the policy document

- We will not pay for any accident, injury, loss or damage that occurs while your car is being used for a purpose not shown under the “Description of use” section of your

certificate of insurance or while it is being driven by any person not described in your certificate of insurance as entitled to drive.

How long does my Norwich Union Direct Car insurance run for?

The policy will remain in force for 12 months from the date of commencement, (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy documentation, whichever is the later.

How do I make a claim?

Should you need to make a claim under this policy, please telephone us on **0800 222 400**.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. Please refer to page 35 of your policy booklet for details of the complaints procedure.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Norwich Union were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.