

# Comprehensive Car Insurance

Your policy booklet

**stella**★

# Welcome to Stella

---

This booklet tells  
you about your  
car insurance

## About the policy

The **policy** is made up of:

- This booklet.
- Your schedule and statement of fact.
- Your **certificate (or certificates) of motor insurance**.

Please read all these documents carefully and keep them safe in case you need them.

## Words in bold type

Some of the words and phrases we use in this booklet have a specific meaning – for example, **your car** or **modifications**.

We've highlighted these words using bold type. You can find the exact meanings of these words in the 'Glossary' on page 7, or at the start of each section.

## Table of contents

<b>FAQs</b>	<b>5</b>
<b>Glossary</b>	<b>7</b>
<b>Making a claim</b>	<b>11</b>
<b>What your cover includes</b>	<b>14</b>
<b>Section 1: Liability</b>	<b>18</b>
<b>Section 2: Fire and theft</b>	<b>24</b>
<b>Section 3: Accidental damage</b>	<b>26</b>
<b>Section 4: Windscreen damage</b>	<b>29</b>
<b>Section 5: Personal benefits</b>	<b>30</b>
<b>Section 6: Protected No Claim Discount</b>	<b>35</b>
<b>Where you can drive</b>	<b>36</b>
<b>Losses we don't cover</b>	<b>38</b>
<b>Other conditions you need to know about</b>	<b>42</b>
<b>How the policy works</b>	<b>44</b>
<b>Everything else</b>	<b>50</b>
<b>If you have a complaint</b>	<b>52</b>
<b>If you're in an accident</b>	<b>54</b>
<b>How to get in touch</b>	<b>56</b>

## **FAQs**

### **How much will you pay if my car is damaged?**

Where damage to **your car** is covered under your **policy**, we'll pay the cost of repairing or replacing **your car** up to its UK **market value**. This is the current value of **your car** at the time of the claim. It may be different to the amount you paid or any amount you provided when you insured **your car** with us.

### **Am I covered to drive other cars?**

Your **certificate of motor insurance** will show if you have cover to drive other cars. We'll only cover injury to third parties, or damage caused to their property, not to the car being driven. See 'Section 1: Liability' on page 18.

### **Am I covered if I leave my car unlocked or the keys in the car?**

We won't pay a claim for theft or attempted theft if **your car** is left:

- Unlocked.
- With keys or key fobs in, on, or attached to the car.
- With the engine running.
- With a window or roof open.

### **What's not included in my cover?**

We don't cover things like:

- Mechanical or electrical failure.
- Wear and tear.
- Damage to tyres caused by braking, punctures, cuts or bursts.
- Breakdowns.

We won't provide cover if **your car** is being used with your permission:

- By someone who's not insured on the **policy**.
- By someone who's disqualified from driving.
- For a purpose that's not allowed on the **policy** (as shown on your **certificate of motor insurance**).

You can find full details of what's not covered by the **policy** in each cover section, and in 'Losses we don't cover' on page 22.

## Does Stella have approved repairers?

Stella customers have access to a national network of **approved repairers**. If **your car** is repaired by one of these, they'll deal with all aspects of your repair.

## What's the difference between commuting and business use?

**Business use** provides cover for driving in connection with a business or employment. Your **certificate of motor insurance** will show if your **policy** includes business use and the type of business use you have.

**Commuting** is driving to and from a permanent place of work, for either part of the journey, or for the whole journey. This includes driving to and from a car park, railway station or bus stop as part of your journey to and from a permanent place of work.

## Can I use my car abroad?

If you want to use **your car** abroad, your cover depends on whether you have notified us of your intention to drive abroad in advance. You can find full details in 'Where you can drive' on page 37.

You may need a Green Card if you're travelling abroad. We also recommend you take a European Accident Statement with you. You can notify us of your intention or request documents by emailing [hello@withstella.co.uk](mailto:hello@withstella.co.uk)

## Are my electric car's charging cables covered?

Your home charger and charging cables are considered an accessory to **your car**. This means they're covered under 'Section 2: Fire and theft' or 'Section 3: Accidental damage' of your **policy**.

You're also covered for any accidents to others involving your charging cables when they are attached to **your car**. For example, someone tripping over your cable, as long as you have taken due care to prevent such an accident. See 'Section 1: Liability' on page 18.

## Is my electric car battery covered?

**Your car's** battery is covered if it's damaged as a result of an insured incident. This cover applies whether your battery is owned or leased.

# Glossary

## About the glossary

When we use these words or terms in the **policy** they have these specific meanings (unless we say differently). These apply to your car insurance.

Please note: 'Liability for automated cars in Great Britain' in Section 1: Liability also includes additional words or terms that have specific meanings – you can find these at the start of the section.

### Accessories

Parts or products specifically designed to be fitted to **your car**, including your electric car's charging cables and the charger installed at your home. We may treat some accessories as **modifications**, so please tell us about any changes to **your car**.

### Approved repairer

A repairer in our network of contracted repairers who's approved by us to carry out repairs to **your car** following a claim under this **policy**.

### Approved windscreen supplier

A repairer approved and authorised to repair or replace **your car's** windscreen.

### Automated car

**Your car** where it is lawfully driving itself on roads or other public places in Great Britain. Please note that **your car** must be identified on the Secretary of State's list of motor vehicles that may safely drive themselves. This identification may be by type, information recorded in a registration document or in some other way.

### Car insurance details

The schedule and statement of fact documents that:

- Identify the **policyholder**.
- Set out details of the cover chosen.
- Record the information the **policyholder** has given us.

### Car keys

Physical key or device for smart access provided with **your car** by a manufacturer that allows you to access and/or move **your car**.

### Certificate of motor insurance

This document provides evidence that you have taken out the insurance you must have by law. It shows who can drive **your car** and the purposes that it can be used for.

### Convertible

A motor car with a removable or retractable roof. These may be referred to as cabriolets, roadsters, soft-tops or hard-tops.

### Excess

The amount that you may have to pay towards a claim. Details of the excesses can be found in your **car insurance details**.

### Loss of any limb

A limb severed at or above the wrist or ankle, or the total and irrecoverable loss of use of a hand, arm, foot or leg.

### Main driver

The person you declared was the main user of **your car**, and who's shown as the main driver on your **car insurance details**.

### Market value

The cost of replacing **your car** with another of the same make and model, and of a similar age and condition at the time of the accident or loss.

### Modifications

Any changes to **your car's** standard specification, including optional extras.

Modifications include changes to the appearance or the performance of **your car**, including wheels, suspension, bodywork and engine. Please note this is not a complete list. Modifications include changes made to **your car** by a previous owner.

### NCD owner

The person who has earned the No Claim Discount (NCD) that is in use on this **policy**.

### Partner

Either member of a married couple or of an established unmarried couple.

### Period of Insurance

The length of time you have insurance cover under this **policy**. You can find this on your **certificate of motor insurance** and **car insurance details**.

### Policy

The policy is made up of:

- This booklet.
- Your **car insurance details**.
- Your **certificate (or certificates) of motor insurance**.

### Policyholder

The person named as the policyholder on your **car insurance details**.

### Road Traffic Act

The Acts, laws and regulations that cover driving or using cars in:

- Great Britain.
- Northern Ireland.
- the Channel Islands.
- the Isle of Man.

### Terms

The terms, exclusions, conditions and limits that apply to the policy.

### Territorial limits

- Great Britain.
- Northern Ireland.
- the Channel Islands.
- the Isle of Man.

### Track day

When **your car** is driven on a racing track, on an airfield or at an off-road event.

### Trailer

A trailer that has been specially built to be towed by a car.

### Vandalism

Damage caused by a malicious and deliberate act.

### Written off

When **your car** is so badly damaged that:

- It's no longer roadworthy, or
- The cost to fix it would be uneconomical, based on its **market value**.

### Your car

The car described in your **car insurance details**. This includes your car's **accessories** and spare parts if they are:

- On your car or in it.
- In your locked private garage.
- Plugged into **your car**.

## Making a claim

### If you need to claim

These steps will help you and enable us to process your claim quickly.

#### Here are some important numbers you'll need if you have an accident

**Need to claim?** 0345 528 0076

**Windscreen claims** 0345 528 0076

**Help with anything else** 0333 996 9718

Store these numbers in your phone so you have them available if needed. Even if you don't make a claim on **your car**, it's important to let us know about the accident as quickly as possible. This will enable us to contact the other party and resolve the entire claim, giving you the best service and keep the costs down.

### How it works

To get the ball rolling, we'll need to know things like:

- Your personal details.
- Your **policy number**.
- **Your car** registration number.
- A description of the loss or damage.
- If you've been in an accident, the other driver's details.

Please have these handy when you get in touch.

### Other information you need to send us

If you get any communication such as any notice or form from a court, any threat of legal action or similar, please contact us straight away. We'll deal with it or tell you what you need to do. You must also give us any other relevant information, documents or help we might need to process your claim, and pay any charges for sending such information. If you're unsure if a document is relevant, please give it to us anyway.

### Avoid increasing the amount claimed

You must not do, or refrain from doing, anything that would increase the amount of the claim without our written permission. For example, admit liability for, or negotiate to settle, any claim.

## Paying the excess

For some claims, you'll need to pay an **excess**. You can find your excesses on **your car insurance details**. Each driver may have different **excesses**.

If you're in an accident that we believe is not your fault, we will not charge you an **excess**. However, there may be times we require you to pay the **excess** while we investigate the claim. If the claim is settled in your favour, you are entitled to claim a refund of your **excess** directly from the third party insurer. If you have selected optional Motor Legal Protection this service may be able to support with the recovery of your **excess**.

## If you're leasing your car or buying on hire purchase

If **your car** can't be repaired and you're leasing it, we'll pay any claims to the lease company, because they are the legal owners of the car.

If **your car** can't be repaired and you're buying it on hire purchase or a similar agreement, we'll pay any claims to the legal owner. We'll only pay any remaining balance to you if you have the option to become the full owner at the end of the agreement.

## How repairs and replacements work

This page explains how we'll repair **your car**. We'll only do this if it makes financial sense for us to do so. For more details, see:

- Section 2: Fire and theft on page 24.
- Section 3: Accidental damage on page 26.
- Section 4: Windscreen damage on page 29.

## Repairs to your car

If our **approved repairer** carries out the repairs, you do not need an estimate, and you will benefit from our 5-year Guarantee. This means parts, materials and workmanship provided by our **approved repairer** are guaranteed for five years, unless you sell **your car** or end your lease. **Your car** will not qualify for repair under our 5-year Guarantee if the cause is a lack of maintenance, wear and tear, or a subsequent incident.

Where we have agreed this with you, reasonable and necessary repairs can be carried out at a repairer of your choice. However, you must give us full details of the incident and we must approve the repairer's detailed assessment of the repairs before the work begins. We may then make the arrangements for the repairs ourselves.

Where the repairs are carried out at a repairer of your choice, those repairs will NOT be guaranteed by us even though we may pay for them directly. For the purposes of this **policy**, those repairs will not be treated as being carried out by our **approved repairer**.

If there is a problem with any aspect of the repair, your first port of call is the repairer

who did the original work. If you're still unhappy with any aspect of the repairs, please let us know.

## Windscreen repairs

If you arrange windscreen repairs or replacement with someone who isn't an **approved windscreen supplier**, you don't need to get our approval beforehand. However, we'll only cover a limited amount – see 'Section 4: Windscreen damage' on page 29.

The **excess** amounts for windscreen repairs and replacement are shown on your **car insurance details**.

## Replacing parts in your car

We may decide to repair **your car** with parts that haven't been made by **your car's** manufacturer, but that are of a similar standard. This can include recycled parts. If any part or accessory is not available, the most we'll pay for that part will be the cost shown in the manufacturer's last UK price list (plus reasonable fitting costs).

## Removing, delivering and storing your car

If we're dealing with your claim under sections 2 or 3 of your **policy** and **your car** can't be driven, we'll cover reasonable costs to take it to the nearest suitable repairer.

We'll refund the reasonable cost of you and your passengers getting home to your original destination or to a safe place.

We'll also cover the reasonable cost of delivering **your car** to you (at the address shown on your **car insurance details**) after it's repaired.

If we need to put **your car** into safe storage at any time, we'll cover the reasonable cost of storage. If you choose to use your own repairer, we will not be able to arrange vehicle return but will reimburse reasonable costs.

## If your car is written off

If **your car** is **written off** and we agree to settle your claim on that basis, we will have met our responsibilities to you under the **policy**.

We will not refund any of your premium if you pay annually. If you pay by instalments under a credit agreement you must pay to us (1) all instalment payments that have already fallen due under the credit agreement and remain unpaid, and (2) the total remaining balance under the credit agreement. If we agree to pay your claim and you have not paid the amounts due to us under (1) and (2) above, we may reduce the amount that we pay in settlement of your claim by the amount that you owe us.

Alternatively, we may write to you asking you for the full payment.

Once we settle your claim, **your car** will become our property and you must send us the registration document. All cover will then end unless we agree differently.

# What your cover includes

We'll provide cover up to the amounts shown below, depending on the type of claim and the level of cover. Please see under each section for further details and any restrictions. If the section of your **policy** you are looking to claim under includes an **excess**, we'll pay you up to the amount shown in the table after your **excess** has been deducted.

## Section 1: Liability

Injuries to other people	✔ Unlimited
Property damage	✔ £20,000,000 per accident (includes all costs and expenses)

## Section 2: Fire and Theft

Fire damage to <b>your car</b>	✔ <b>Market value</b>
Theft or attempted theft of <b>your car</b>	✔ <b>Market value</b>
Child car seat replacement	✔ Unlimited
In-car entertainment fitted in <b>your car</b> when it was made	✔ Unlimited

In-car entertainment fitted in <b>your car</b> after it was made	✔ £1,000
Theft of <b>car keys</b>	✔ £1,000

## Section 3: Accidental damage

Accidental damage to <b>your car</b>	✔ <b>Market value</b>
Child car seat replacement	✔ Unlimited
In-car entertainment fitted in <b>your car</b> when it was made	✔ Unlimited
In-car entertainment fitted in <b>your car</b> after it was made	✔ £1,000
Removable electronic equipment	✔ £1,000
Misfuelling	✔ <b>Market value</b>



Lost car keys

✔ £1,000

#### Section 4: Windscreen damage

If you use an approved windscreen supplier

✔ Market value

If you choose a different supplier for repairs

✔ £40

If you choose a different supplier for replacement

✔ £125

#### Section 5: Personal benefits

New car replacement

✔ Market value

Personal belongings

✔ £500

Personal accident

✔ £10,000

Medical expenses

✔ £400

Hotel expenses

✔ £300

Uninsured Driver Promise

✔ Included

Vandalism Promise

✔ Included

Onward Travel

✔ Reasonable costs to a destination of your choice in the UK

#### Section 6: Protected No Claims Discount

Protected No Claim Discount (NCD)

✔ Optional – check your car insurance details

Maximum number of claims

✔ 2 claims in 3 years

# Section 1: Liability

## Liability to other people (third parties)

We'll cover you if you're found to be legally responsible for an accident.

### What we'll do

We'll provide cover:

#### If you cause an accident

- We'll provide cover if you're found to be legally responsible to other people for an accident involving **your car** that:
- injures or kills someone, and/or
- damages someone else's property.

#### This includes accidents caused by:

- A **trailer** or vehicle you're towing.
- Any electric charging cables when attached to **your car** as long as you have taken due care to prevent such an accident.

We'll provide cover up to the amounts shown in 'What your cover includes' on page 14.

#### If the main driver is driving another car

The **main driver** may be covered for liability to others when driving another car. If they're covered:

- You'll see this on your **certificate of motor insurance**.
- When the **main driver** drives any other car, we'll provide the same cover as 'If you cause an accident' above, as long as:
  - They aren't covered by another insurance policy.
  - They don't own the other car, and it isn't hired to them under a hire-purchase or leasing agreement.
  - The car is not a hire, rental or courtesy car, unless we have provided or arranged it.

- The owner of the car they're driving gives their permission.
- The car they're driving is registered and being driven within the **territorial limits** or is being driven in the Republic of Ireland.
- You still have **your car** and it hasn't been **written off**.

Check your **certificate of motor insurance** to see if the main driver is covered for liability to others when driving another car.

#### If someone needs emergency medical treatment

We'll cover emergency medical treatment if it's our responsibility under the **Road Traffic Act**.

If you claim for emergency medical treatment only, the **NCD owner** won't lose the No Claim Discount on this **policy**.

#### If you have to go to court

If there's an accident covered by this **policy**, we may pay reasonable legal costs or expenses to defend or represent you or any driver covered by this **policy**:

- At a coroner's inquest or fatal accident inquiry.
- In criminal proceedings to do with the accident.

It's up to us whether we do this. If we do, we must agree to all legal costs or expenses beforehand in writing. If we agree to pay these legal costs or expenses, we'll tell you how much we're willing to cover.

If you're deemed at fault for an incident and the other party have solicitors involved, we may need to pay the claimant's costs as part of the claim.

#### Cover for other people

We'll also cover any of the following people for their liability to others:

- Anyone insured by this **policy** to drive **your car**, if they have the **policyholder's** permission.
- Anyone that the **policyholder** allows to use, but not drive, **your car**.
- Anyone getting into or out of **your car**.

- The legal representative of anyone covered if that person dies.
- The employer or business partner of anyone covered while **your car** is being used for business purposes, if your **certificate of motor insurance** includes business use.

### Payments made outside the terms of the policy

If we have to make a payment that isn't covered by this **policy** because we're required to do so under any country's laws, we may ask you (or the person who is legally responsible) to pay us back any payment made that isn't covered by this **policy**. This includes any amount that we have to pay because you don't provide accurate and complete information.

### You're not covered for

#### Liability

- ⊗ We won't cover any liability for loss, damage or injury that's:
  - Covered by another insurance policy.
  - The result of grinding, cutting, welding or soldering operations, or using blow lamps or torches on or in your car.
  - Due to an act of terrorism as defined by the terrorism legislation applicable where the incident took place.

#### Legal costs

- ⊗ We won't cover any legal costs or expenses for:
  - Speeding offences.
  - Driving under the influence of alcohol or drugs.
  - Parking offences.

#### If you're driving another car

- ⊗ We don't cover any damage, fire or theft to the car you're driving.
- ⊗ We'll only cover you if you still have **your car** and it hasn't been **written off**.

### Other exclusions

- ⊗ We don't cover:
  - Damage caused by any driver insured on this **policy** to any property they own or are responsible for, subject to the terms of Domestic Violence protection listed in Section 5 Personal Benefits.
  - Liability for loss of, or accidental damage to, any car you're driving or any **trailer** or vehicle you're towing.
  - Death of, or injury to anyone working with or for the driver of the car (except as set out in the **Road Traffic Act**).

### Liability for automated cars in Great Britain

We'll provide cover for accidents caused by your automated car when it is lawfully driving itself on a road or other public place in Great Britain.

#### Does this cover apply to my car?

The cover in this sub-section will only apply to **your car** if it has been identified on the Secretary of State's list of motor vehicles that may safely drive themselves.

If **your car** isn't identified on the list, the cover in this section won't apply to your **policy**.

### Words with a specific meaning

When we use these words or terms in this sub-section they have these specific meanings (unless we say differently).

**Insured person** The **policyholder** and anyone else insured by this **policy** to drive your **automated car** with your permission.

## Where am I covered?

We'll only provide the cover in this sub-section in Great Britain, which is:

- England.
- Scotland.
- Wales.

This is because this sub-section has been written to comply with the laws of Great Britain.

If your **automated car** is involved in an accident when it is lawfully driving itself outside Great Britain (including when it is lawfully driving itself in Northern Ireland, the Channel Islands or the Isle of Man), the rest of your **policy** will apply.

## What we'll do

We'll provide cover:

### If your car causes an accident

We'll provide cover for an accident caused by your **automated car** when it is lawfully driving itself on a road or other public place in Great Britain and:

- injures or kills any person (including the person in charge of your **automated car**), and/or
- damages property.

### As long as you look after your car's software

You must keep the software of your **automated car** up to date and you must not modify it other than in accordance with any manufacturer's instruction.

## You're not covered under this sub-section for

- ✘ We won't cover any loss, damage or injury:
  - That takes place outside of Great Britain.
  - Caused by your **automated car** driving itself at any time or place that the use of automated functions is unlawful.
  - To the extent that an accident was caused or contributed to by any party suffering loss, damage or injury.

- To an **insured person** if the accident is caused by a failure to install safety critical updates to your **automated car** or its software has been altered without the approval of the manufacturer. We may also require an **insured person** to repay us any amounts that we are required by law to pay.
- To the person in charge of your **automated car** where the accident was wholly due to that person's negligence in allowing your **automated car** to begin driving itself when it was not appropriate to do so.
- To property which an **insured person** owns or is responsible for.
- That's covered by another insurance policy.
- That's due to an act of terrorism as defined by the terrorism legislation applicable where the incident took place.
- To your **automated car** or **trailer**.
- To goods carried for hire or reward.

- ✘ We won't cover legal costs or expenses.



You may be covered for some of these exclusions under other sections of your **policy** – please check your policy carefully.

If you have any questions, please get in touch.

## Section 2: Fire and theft

### Fire and theft

We'll put things right if **your car** is stolen, damaged by an attempted theft, or damaged by fire.

#### What we'll do

##### If your car is

- Stolen.
- Damaged as a result of theft or attempted theft.
- Damaged by fire, lightning or an explosion.

##### We can choose to

- Repair – we'll repair the damage ourselves, or pay to repair it.
- Replace – we'll replace whatever is lost or damaged if that's more cost-effective than repairing.
- Repay – we'll settle your claim by sending a payment.

#### If any of these things happen, we'll also cover:

**Child car seats** If you have a child car seat fitted to **your car** and **your car** is damaged by fire or theft, or stolen and not recovered, we'll arrange to cover you for the cost of replacing the child car seat with a new one of a similar standard, even if there is no apparent damage. You may be required to provide proof of ownership as part of the claim.

**In-car entertainment equipment** We'll:

- Reimburse reasonable costs for any damaged or stolen entertainment equipment that was permanently fitted in **your car** when it was made (for example a car radio), as long as we haven't sent a payment to cover replacing **your car**.
- Replace removable in-car entertainment equipment.

**How much am I covered for?** We'll provide cover up to the amounts shown in 'What your cover includes' on page 14.

#### You're not covered for

##### If your car isn't kept secure

- ✘ We won't cover loss or damage to **your car** if the person using it doesn't take care to keep the car secure. For example, if anyone who uses **your car**:
  - Left the **car keys** unattended in or on the car.
  - Left **your car** unattended and unlocked. This includes leaving windows, roof panels or hoods open or unlocked.
- ✘ We won't cover loss or damage to **your car** if someone takes it by fraud or deception while pretending to be a buyer.
- ✘ We won't cover any loss or damage to property if anyone who uses **your car**:
  - Left any removable in-car electronic equipment inside a locked car where it could be seen.
  - Left any property in an open or **convertible** car outside of a locked boot or locked glove compartment.
- ✘ We won't cover loss or damage caused by theft or attempted theft of **your car** if any security device fitted to **your car** by the manufacturer is not operational when **your car** is left unattended.

#### Using tracking devices

- ✘ We won't cover any loss or damage if we required a tracking device to be installed on **your car** and:
  - It hasn't been fitted.
  - The **policyholder, main driver** or anyone else named on the **policy** is aware that it's not working.
  - The device is not connected to a network because a subscription or service is not active.
  - The driver recognition device for any tracking device is left unattended in or on **your car**.

If we need you to use a tracking device, you can see this under 'Endorsements' in **your car insurance details**.

## Section 3: Accidental damage

### Damage to your car

We'll put things right if **your car** is damaged.

#### What we'll do

##### If your car is accidentally damaged, we can choose to either:

- Repair – we'll repair the damage ourselves or pay to repair it.
- Replace – we'll replace whatever is lost or damaged, if that's more cost-effective.
- Repay – we'll settle your claim by sending a payment.

'How it works' on page 11 tells you how we manage repairs and replacements.

##### If your car is damaged we'll also cover

**Child car seats** If you have a child car seat fitted to **your car** and **your car** is involved in an accident, we'll cover you for the cost of replacing the child car seat with a new one of a similar standard, even if there is no apparent damage. You may be required to provide proof of ownership as part of the claim.

##### **In-car entertainment equipment** We'll:

- Reimburse reasonable costs for any damaged or stolen entertainment equipment that was permanently fitted in **your car** when it was made (for example a car radio), as long as we haven't sent a payment to cover replacing **your car**.
- Replace removable in-car entertainment equipment.

**Courtesy car** If a valid claim is made under this **policy**, and **your car** is to be repaired by one of our **approved repairers**, the **approved repairer** will provide you with a courtesy car (subject to availability) for the duration of the repairs.

Please note the duration of repairs will be deemed complete, and therefore cover under this section will cease, once the satisfaction note has been signed for release of **your car**, unless we agree otherwise in writing. If the parts required to repair **your car** are not immediately available to our **approved repairer**, we reserve the right to withhold the provision of a courtesy car until such time as the necessary parts are available and repair work can proceed.

If **your car** is accepted by our **approved repairer** as being a repairable proposition, but is subsequently deemed by us to be beyond economical repair, we reserve the right to withdraw the courtesy car immediately.

The courtesy car can only be provided subject to availability and will be supplied subject to our **approved repairer's** standard terms and conditions, for use in the United Kingdom only.

Our aim is to keep you mobile rather than the courtesy car being a replacement for **your car** in terms of status and performance. The courtesy car will be a small manual hatchback of less than 1200 cc.

While you are in possession of the courtesy car, cover for loss or damage to the courtesy car will be provided by this **policy** unless cover is provided by the **approved repairer's** own insurance.

This courtesy car cover is provided in accordance with the respective **policy** terms, conditions and endorsements, including any **excesses** for which you are responsible. We will not make a charge for this cover

Any accidents or losses while you are in possession of the courtesy car must be reported to the claims administrator immediately. Driving of the courtesy car will be limited solely to those persons shown as entitled to drive on your **certificate of motor insurance** and who are not excluded from driving. The use of the courtesy car will be restricted to the use described on your **certificate of motor insurance** but will not include use for the carriage of goods or passengers for hire or reward.

You must return the courtesy car to the **approved repairer** either when we or the **approved repairer** ask you to do so or if this **policy** is cancelled or does not renew.

## How much am I covered for?

We'll provide cover up to the amounts shown in 'What your cover includes' on page 14.

### You're not covered for

- ✘ Misfuelling (using the wrong fuel)
  - We won't cover the cost of draining, flushing or replacing the fuel if the wrong fuel is put in **your car**. But we do cover any damage this causes.

## Damaged, lost or stolen car keys

We can choose to either repair or replace your damaged, lost or stolen **car keys** and the locks they fit, including any locksmith charges.

You must take all reasonable steps to protect your **car keys** from loss, theft or damage.

If your **car keys** are stolen, you'll need to pay the theft **excess**. You'll need to report this theft to the police and provide us with the crime reference number.

If your **car keys** are lost or damaged, you'll need to pay the accidental damage **excess**.

### Car security

We'll provide cover to reprogram immobilisers, infrared handsets and alarms.

You'll need to replace your **car keys** and send the receipts to us. We'll then reimburse the costs up to the amounts shown on page 14.

### You're not covered for

- ✘ There's no cover if anyone in your family or anyone living or staying at your home address takes your **car keys** without your permission, unless you've reported it to the police and have a crime reference number.
- ✘ We don't cover any reduction in **your car's market value** because of lost or stolen keys.
- ✘ We don't cover losses that aren't directly due to your **car keys** being damaged, lost or stolen. For example, we don't cover loss of use or earnings.

# Section 4: Windscreen damage

## Windscreen damage

We'll help put things right if the glass in **your car** is damaged.

### What we'll do

#### We'll:

- Replace or repair broken glass in the windscreen, sunroof or windows of **your car**.
- Repair any scratching to the bodywork caused by the broken glass, so long as there wasn't any other loss or damage resulting from the same incident.
- If **your car** has a folding roof, we'll replace the roof and rear windscreen assembly together, if this is more cost-effective than replacing the glass alone.

### How much am I covered for?

- If you use an approved windscreen supplier for repairs or replacement, we'll pay up to the market value.
- If you choose a different supplier for repairs, we'll pay up to £40.
- If you choose a different supplier for replacement, we'll pay up to £125.

### You're not covered for

- ✘ Any other losses covered under another section of this **policy** for the same incident.

If your claim is only for windscreen damage, you won't lose the No Claim Discount on this policy.

# Section 5: Personal benefits

## Personal benefits

The additional cover you have as part of your car insurance.

### New car replacement

If **your car** is stolen and not recovered, or **written off**, we'll replace it with one of the same make and model.

#### When you'll get this cover

We'll provide this cover so long as:

- You're the first and only registered keeper.
- **Your car** is less than 1 year old when it's stolen or damaged.

#### What we'll do

We'll replace **your car** with one of the same make and model if it has:

- Been reported as stolen to the police and has not been found.
- Suffered damage covered by this **policy**, and the cost of repairing it is more than 60% of the last UK list price (including taxes).

We can only do this if a replacement car is available in the UK, and so long as anyone else with an interest in **your car** agrees.

If a suitable replacement car is not available, or **your car** was not supplied as new in the UK, we'll pay you the **market value** of **your car** at the time it was stolen or damaged. We'll take any **excess** off the amount we pay you. If we settle a claim this way, the lost or damaged car becomes our property, and you'll need to send us the registration document.

### Hotel expenses

If you cannot drive **your car** after an accident or loss that's covered under sections 2 or 3 of this **policy**, we'll cover reasonable costs up to the amounts shown in 'What your cover includes' on page 8.

The limit is the total we'll pay for everyone in **your car**.

### Personal accident

We'll help if you or your **partner** are accidentally injured or killed in a car accident involving **your car**.

#### What we'll do

If you or your **partner** are accidentally injured while travelling in or getting in or out of **your car**, we'll pay you or your legal representatives up to the amounts shown in 'What your cover includes' on page 8.

We'll do this if the injury from this incident causes any of the following within three calendar months:

- Death.
- Total irrecoverable loss of sight in one or both eyes.
- Loss of any limb.

#### How much am I covered for?

We'll cover up to the amounts shown in 'What your cover includes' on page 8.

If there's a claim for both you and your **partner**, these amounts are the maximum we'll cover in total for both people.

If we insure you for personal accident under another of our insurance policies, U K Insurance Limited will only pay out on one of your policies.

We'll only pay out once in any **period of insurance**.



## You're not covered for

- ✘ We won't cover:
  - Any injury or death caused by suicide or attempted suicide.
  - Anyone who is convicted for driving while under the influence of drink or drugs at the time of the accident.

## Personal belongings

We'll pay for personal belongings if they're lost or damaged by fire, theft, attempted theft or accident while they're in or on **your car**. We'll cover up to the amounts shown in 'What your cover includes' on page 8.

If you ask us to pay someone else, we'll have no further responsibility to you once we've done this.

## You're not covered for

- ✘ Money.
- ✘ Credit or debit cards.
- ✘ Stamps.
- ✘ Tickets.
- ✘ Vouchers.
- ✘ Documents.
- ✘ Securities (such as share or Premium Bond certificates).
- ✘ Goods or samples for a trade or business.
- ✘ Any property that's insured under any other policy.

## Uninsured Driver Promise

If you claim for an accident that isn't your fault, and the driver of the vehicle that hits **your car** is uninsured, the No Claim Discount on this **policy** will not be affected and you will not need to pay an **excess**.

## What we need from you

If this happens, you'll need to give us:

- The registration number, make and model of the vehicle that hit you.
- The driver's details, if possible.
- The names and addresses of any independent witnesses, if available.

## While we're looking into your claim

While we're looking into your claim, you may have to pay your **excess**. Also, if you renew during this time, you may temporarily lose the No Claim Discount on this **policy**. Once we confirm that the accident was the fault of the uninsured driver, we'll repay your **excess**, restore the No Claim Discount on this **policy**, and refund any additional premium you may have had to pay due to the temporary loss of your No Claim Discount.

## Vandalism Promise

If you claim for damage to **your car** that's a result of **vandalism**, this won't affect the No Claim Discount on this policy.

## What happens if you claim

If you claim, you'll need to:

- Pay the **excess** that applies to accidental damage claims when **your car** is unattended.
- Report the vandalism to the police. To do this, call 101 (unless it's an emergency).
- Get a crime reference number from the police and give it to us.

Until we have the crime reference number, you may temporarily lose the No Claim Discount on this **policy**.

## You're not covered for

- ✘ Our Vandalism Promise doesn't cover damage caused by another vehicle.

## Domestic Violence Protection

Domestic violence protection means that we will not apply an **excess** to a claim under this **policy** if the claim is for damage arising from a deliberate act by a current or former **partner** of yours or a named driver on this **policy** and;

- the incident has been reported to the police; and
- a crime reference number can be provided.

If the person who caused the damage is a named driver on this **policy** then we reserve the right to remove them from the cover.

## Onward travel

If your car can't be driven because of loss or damage covered under this **policy** and requires immediate recovery in the UK, we'll reimburse the reasonable cost of a taxi to take you and your passengers to one destination of your choice in the UK, if a valid receipt is provided.

## You're not covered for

- ⊗ Any other mode of transport to take you to the destination of your choice.

# Section 6: Protected No Claim Discount

## About Protected No Claim Discount

The **NCD owner** will keep their No Claim Discount (NCD) if you make a claim, unless you make more than 2 claims in 3 years.

Protected NCD doesn't guarantee your premium – this may still increase if a claim is made.



This is an optional extra. Check your **car insurance details** to see if you're covered.

## How it works

Once the **NCD owner** has a minimum of four years' worth of NCD, you may be able to protect it by paying an additional premium. We'll let you know when you're able to do this.

Protected NCD means that you can make up to 2 claims in 3 years of insurance in a row, and this won't affect the NCD on this **policy**.

For more information, including a table showing what happens to the NCD on this policy if you claim, please see your **car insurance details**.

# Where you can drive

## The area your policy applies (the territorial limits)

Your car insurance gives you the cover described in your **car insurance details** in:

- Great Britain.
- Northern Ireland.
- the Channel Islands.
- the Isle of Man.

It also covers journeys between these places.

Please note: your 'Liability for **automated cars** in Great Britain' cover only applies in Great Britain, which is:

- England.
- Scotland.
- Wales.

Please see 'Liability for **automated cars** in Great Britain' on page 12 for more details.

## If you drive in the Republic of Ireland

If you use **your car** in the Republic of Ireland, your car insurance gives you the same cover as you have within the **territorial limits**.

## Your car insurance cover in the rest of Europe

This **policy** provides the minimum level of cover in respect of liability which is legally required in the country concerned at no additional charge. This legal minimum insurance does not include cover for loss of or damage to **your car**. This cover is available while **your car** is:

in any country which is a member of the European Union, Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway, Switzerland, Bosnia & Herzegovina, Montenegro and Serbia.

## The area your policy applies (the territorial limits)

You can add the same level of cover under 'Liability to other people (third parties)' in section 1 (excluding any cover the main driver has when driving another car) and sections 2, 3 and 4 when driving to any member country of the European Union and also Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway, Switzerland, Bosnia & Herzegovina, Montenegro and Serbia provided that:

- you notify us before your journey abroad;
- the use of **your car** abroad is limited to no more than 30 days in any one trip and 60 days in total for any one **period of insurance**;
- you or any driver are covered by this **policy** are resident within the **territorial limits**.

We will then automatically provide cover:

- whilst **your car** is being transported (including loading and unloading) between ports in countries listed above, provided **your car** is being transported by rail or a recognised sea route of not more than 65 hours;
- for the reasonable cost of delivering **your car** to you after repairs whilst still within the country in which the damage was sustained or to your home, or other agreed address within the territorial limits, if the damage cannot be repaired economically by the intended time of your return home or if **your car** was stolen and recovered after your return home; and
- for any customs duty which you are liable to pay on **your car** as a direct result of repairs that are covered by the **policy**.

## You're not covered for

- ⊗ Any other mode of transport to take you to the destination of your choice.

# Losses we don't cover

## Use of your car

- ✘ We don't cover any loss, damage, liability or injury that happens while **your car** is being:
  - Driven by anyone who isn't named, or who is listed as excluded, as a driver on your **certificate of motor insurance** or **car insurance details**.
  - Used for a purpose that isn't shown as allowed on your **certificate of motor insurance** or **car insurance details**.
  - Driven by someone who:
    - Doesn't have a valid driving licence.
    - Is disqualified from holding or obtaining a driving licence.
    - Is breaking the conditions of their driving licence.

This exception doesn't apply to any loss or damage to **your car** if it:

- Is being repaired by a mechanic at the roadside.
- Is with a member of the motor trade for maintenance or repair.
- Has been stolen and you've reported this theft to the police and can provide us with the crime reference number.
- Is being parked by an employee of a hotel, restaurant or car parking service.

## Unauthorised taking

- ✘ We won't cover any loss or damage if **your car** is driven without your permission by either of the following, unless you've reported this to the police and have a crime reference number:
  - A family member.
  - Someone living with you.

## Loss of value

- ✘ We won't cover any reduction in the **market value** of **your car** because it has been repaired.

## Wear and tear

- ✘ We won't cover any loss or damage caused by general wear and tear or depreciation.

## Improvement

- ✘ We won't cover any repair or replacement that improves **your car** beyond its condition before the loss or damage took place.

## Car failure

- ✘ We won't cover any failure caused by a mechanical, electrical or computer problem.

## Cherished registration plates

- ✘ We won't cover:
  - The value of the cherished registration plates.
  - Any costs for keeping the cherished registration plate on retention if **your car** is **written off** after a claim.
  - Any loss of use of the cherished registration plate, if **your car** is **written off** but you failed to keep the number plate on retention in time.

## Tyres

- ✘ We won't cover any damage to tyres caused by braking, punctures, cuts or bursts.

## Deliberate damage

- ✘ We won't cover any loss, damage, liability or injury caused directly or indirectly by a deliberate act by any person insured on the **policy**.

This does not apply where Domestic Violence Protection would apply.

## Loss of use

- ✘ We won't cover any indirect losses suffered because of an incident, unless we've stated otherwise elsewhere in this **policy**. For example, we won't cover:
  - Losing the use of **your car**.
  - Travel costs.
  - Loss of earnings.

## Towing

- ✘ We won't cover any loss or damage to any **trailer** or vehicle that **your car** is towing, or any contents of a **trailer** or vehicle on tow.

## If your car is removed or seized by an authority

- ✘ We won't cover any loss or damage caused by a government agency or other authority that legally takes, keeps or destroys **your car**.
- ✘ If you're driving or using another car and it's taken by, or on behalf of, any government or other authority, we won't provide cover to get it released.

## Contracts

- ✘ We won't cover any liability under any separate agreement or contract you've made, unless you'd have been responsible even if that agreement or contract didn't exist.

## Radioactivity

- ✘ We won't cover any loss or damage to property, any direct or indirect loss, or any expense, or any liability caused, or contributed to, by:
  - Ionising radiation or radioactive contamination from nuclear fuel or waste.
  - Radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts.

## Pollution

- ✘ We won't cover any loss, damage, liability or injury caused by identifiable pollution or contamination, unless it's come from a sudden and unexpected accident.

## War

- ✘ We won't cover any loss, damage, liability or injury caused by war, invasion, revolution or a similar event, unless strictly required by the **Road Traffic Act**.

## Riot

- ✘ We won't cover any loss or damage to **your car** or property caused by riot or civil commotion outside Great Britain, the Isle of Man or the Channel Islands.

## Use on airfields

- ✘ We won't cover any loss, damage, liability or injury caused by using **your car** in any area where aircraft normally operate, such as any area where aircraft take off, land and/or park.

## Speed assessment equipment

- ✘ We won't cover any loss or damage to a speed assessment detection device.

## Use on Nürburgring Nordschleife

- ✘ We won't cover any loss, damage, liability or injury that happens when **your car** is being used or driven on the Nürburgring Nordschleife in Germany, unless strictly required by German road traffic laws.

## Pressure waves

- ✘ We don't cover any damage caused by pressure waves from an aircraft or other flying object travelling at or beyond the speed of sound.

## Automated cars

- ✘ We won't cover any loss, damage or injury caused by your **automated car** driving itself at any time or place that the use of automated functions is unlawful.
- ✘ Unless we're required to do so under the law of the country in which the accident occurs, we won't cover any loss, damage or injury:
  - To the person in charge of your **automated car** where the accident was wholly due to that person's negligence in allowing your **automated car** to begin driving itself when it was not appropriate to do so.
  - To an **insured person** if the accident is caused by a failure to install safety critical updates to your **automated car** or its software has been altered without the approval of the manufacturer. We may also require an **insured person** to repay us any amounts that we are required by law to pay.



# Other conditions you need to know about

## Following the policy terms

We'll only provide the cover set out in this **policy** if you keep to all the terms of the **policy**.

## Providing accurate information

You must ensure that all information given to us is correct and complete to the best of your knowledge at all times. This includes information about all drivers under the **policy**.

If you don't provide correct and complete information or inform us of any changes, this could invalidate your **policy** or mean we don't pay claims in full or at all.

## Taking care of your car

You and any person who is covered by this **policy** must do all of the following:

- Make sure your car is roadworthy.
- Take all reasonable steps to protect **your car** and its contents from loss or damage.
- Make sure any property left in an open or **convertible** car is in a locked boot or locked glove compartment.
- Allow us to examine **your car** at any reasonable time if we ask you.

## Modifications to your car

**Modifications** are changes to **your car's** standard specification, including optional extras.

If you wish to modify **your car**, you must tell us what **modifications** you want to make, and we must agree to them beforehand.

**Modifications** include changes to the appearance or the performance of **your car**, including wheels, suspension, bodywork, engine and any additional software features (excluding those provided free as software updates by the manufacturer). This is not a complete list.

If you don't provide correct and complete information or inform us of any changes, this could invalidate your **policy** or mean we don't pay claims in full or at all.

## Fraud

You must be honest in your dealings with us at all times.

We won't pay a claim that is in any way fraudulent, false or exaggerated.

If you, any person insured under this **policy**, or anyone acting on your behalf attempts to deceive us, or knowingly makes a fraudulent, false or exaggerated claim, we may:

- Cancel your **policy**.
- Reject your claim and any following claims.
- Keep any premium you have paid.

## What happens if we discover fraud

If we discover fraud, we have the right to:

- Cancel any other products you hold with us.
- Cancel this **policy**, if the fraud happened under any other policy you hold with us.
- Share information about your behaviour with other organisations to prevent further fraud.

We may also involve the relevant authorities who can bring criminal proceedings.

## Other insurance

If any loss, damage or liability is also covered by another insurance policy, we won't cover more than our share of the claim, unless you're claiming for Personal accident (see 'Personal accident' on page 31).

## People involved in this contract

This **policy** is a contract between the **policyholder** and us. Nobody else has any rights they can enforce under it, except under the *Road Traffic Act* or anywhere else under applicable law.

## Car registration

**Your car** must be registered within the **territorial limits**.

## Car sharing

The **policy** covers anyone insured to drive **your car** as part of a car sharing arrangement (carrying passengers for payment). This is so long as:

- **Your car** isn't made or adapted to carry more than 8 passengers and a driver.
- You're not carrying the passengers as part of a business.
- You're not making a profit from the passengers' payments.

If you're not sure whether we'll cover **your car** if it's used as part of a car sharing arrangement, please get in touch.

## When we can act on your behalf

We're entitled to do either of the following:

- Take over and carry out the negotiation, defence or settlement of any claim in your name, or in the name of any other person covered by this **policy**.
- Start legal proceedings in your name, or in the name of any other person connected to this **policy**. This can be for your benefit or our own benefit.

# How the policy works

## Telling us about changes

### Before your cover starts

You must tell us if anything has changed since you received your quote. For example, you must tell us if:

- Anything about **your car** changes.
- You or any other driver have any claims or convictions that you haven't already told us about.
- There are any changes to how **your car** is used, for example if you change from social, domestic and pleasure use to business use.
- There are any **modifications** made to **your car** (see 'Modifications to your car' on page 44).
- You want to add another driver to the **policy**, or make any other change to who can drive **your car**.

### After your cover starts

You must tell us as soon as possible if:

- You change the address where **your car** is normally kept overnight.
- Anyone covered by the **policy** changes their occupation.
- Anyone covered by the **policy** passes their driving test.
- Any contact details change, for example, your email address.
- Any other **policyholder** details change. You can see the details we have on your **car insurance details**.

These changes may mean we need to increase or reduce the premium, or in some cases cancel your **policy**.

## Before renewal

You must tell us about any incident or motoring offence that's happened since your cover started. For example, if anyone covered by the **policy** has had:

- Any motoring convictions, endorsements, penalty points, fixed penalties (excluding parking penalties), speed camera offences or disqualifications.
- Any incidents, thefts or losses, even if they didn't claim or were not to blame.
- Any insurance cancelled by another insurer for fraud or misrepresentation.

## If you don't tell us about changes

If you don't provide correct and complete information or inform us of any changes, this could invalidate your **policy** or mean we don't pay claims in full or at all.

## Changing your policy

You can make a temporary or permanent change to the **policy** at any time during the year.

If you do this, you may have to pay an administration fee as well as any additional premium. Please see your **car insurance details** for more information on the administration fee.

## Paying your premium

If you change your car insurance and there's an extra premium to pay, you can pay this at the time of the change, or add it to your monthly payments.

## What happens if we can't collect your payment

If we have been unable to collect the instalment payment(s) due under your credit agreement on the date(s) due, we will write to you in order to give you the opportunity to make the payment(s).

If any instalment amount remain(s) unpaid by the date we set out in our letter, we will give you 7 days' notice that we will cancel your **policy**, and inform you in writing when this cancellation has taken place.

If your credit agreement is cancelled, the cancellation date may be different to the cancellation date of the insurance policy.

### If there's a claim while you owe us money

If you have made a claim, or one has been made against you before the date that we cancel the **policy** you must pay to us (1) all instalment payments that have already fallen due under the credit agreement and remain unpaid, and (2) the total remaining balance under the credit agreement. If we agree to pay your claim and you have not paid the amounts due to us under (1) and (2) above, we may reduce the amount that we pay in settlement of your claim by the amount that you owe us. Alternatively, if you are in arrears at the time of the claim, we may refuse your claim.

### If you owe us an additional premium

We may refuse your claim. If we agree to allow your claim, we may deduct any additional premium from any claim payment we make to you, or we may proportionately reduce any claim payment.

## Your right to cancel the policy or remove any optional cover

You can cancel the **policy** at any time – just get in touch with us. The text below explains whether we'll charge you and how much we'll refund in each situation.

### If the cancellation or removal happens before your cover starts

We'll give a full refund.

### If the cancellation or removal happens during your 14-day cooling-off period

We'll charge for the time you've had cover, and refund the rest of the premium paid.

### If the cancellation or removal happens after the 14-day cooling-off period

We'll charge for the time you've had cover, plus an administration fee, and refund any remaining premium paid.

### If you've made a claim before the cancellation or removal happens

For the **policy** and car insurance cover options, e.g. Protected No Claim Discount:

- We will not refund any car insurance premium if you have made a car insurance claim or if one has been made against you during the period of cover (regardless of whether you pay annually or by monthly instalments under a credit agreement).

- If you pay by instalments under a credit agreement, you must pay to us (1) all instalment payments that have already fallen due under the credit agreement and remain unpaid, and (2) the total remaining balance under the credit agreement.
- If we agree to pay your claim and you have not paid the amounts due to us under (1) and (2) above, we may reduce the amount that we pay in settlement of your claim by the amount that you owe us. Alternatively, we may write to you asking you for the full payment.

### Please note:

- It's your responsibility to inform anyone insured under this **policy** that it has been cancelled.
- If you cancel your Direct Debit payments, this won't cancel the **policy**. We'll ask you to pay the money you owe.
- The cooling-off period is 14 days from the **policy** start date, or when you receive the **policy** documents, whichever is later.
- You can find the administration fee mentioned above on your **car insurance details**.
- If you decide to cancel the **policy**, we'll give you proof of any No Claim Discount. This will include any reduction due to claims you've made while insured with us. See 'No Claim Discount (NCD)' on page 50 for more about this. Other insurers may ask for this proof.
- If you live in Northern Ireland, the Channel Islands or the Isle of Man, you must return your **certificate of motor insurance** to us after cancellation. This applies whether we cancel the **policy** or you cancel it.

## If we need to cancel the policy

- We can cancel the **policy** at any time if we have a valid reason. If we have to do this, we'll give you at least 7 days' notice. We'll send our cancellation notice to the latest address we have for you.
- It's your responsibility to let anyone insured under this **policy** know that this **policy** has been cancelled.
- If you live in Northern Ireland, the Channel Islands or the Isle of Man, you must return your certificate of motor insurance to us after cancellation. This applies whether we cancel the **policy** or you cancel it.



## Why we might cancel the policy

We'll only cancel the **policy** if we have valid reasons for doing so. For example:

- If you've failed to co-operate with us, or send us information or documentation as described in your **policy**, and that has affected our ability to process your claim, or deal with your **policy**.
- If your circumstances have changed in such a way that you no longer meet our criteria for providing motor insurance.
- If you've used threatening or abusive behaviour or language, or you've intimidated or bullied our staff or suppliers.
- If we have good reasons to suspect fraud.

## Refunding the premium

If we cancel the **policy**, we'll charge for the time you've had the **policy**, and refund the rest of the premium, unless there has been any fraudulent activity.

We won't refund any premium if you've made a claim, or if you've had a claim against you if you have chosen to pay by lump-sum.

If you pay by instalments under a credit agreement, you must pay to us (1) all instalment payments that have already fallen due under the credit agreement and remain unpaid, and (2) the total remaining balance under the credit agreement.

If we agree to pay your claim and you have not paid the amounts due to us under (1) and (2) above, we may reduce the amount that we pay in settlement of your claim by the amount that you owe us. Alternatively, we may write to you asking you for the full payment.

If the claim is later settled as not your fault, any refund that is due will be issued once the claim has been closed.

## No Claim Discount (NCD)

If you don't claim on your **policy**, we'll adjust your renewal premium in line with the NCD scale that we're using at the time you renew.

However, if you claim on your **policy**, we may reduce the NCD on this **policy**.

## NCD at your next renewal

NCD at start of period of insurance	1 claim	2 claims	3+ claims
2 years or less	Nil	Nil	Nil
3 years	1 years	Nil	Nil
4 years	2 years	Nil	Nil
5 years or more	3 years	1 year	Nil

- You may be able to protect the NCD on this **policy** by paying an extra premium – see 'Section 6: Protected No Claim Discount' on page 36.
- If NCD proof is requested, it will be issued in the name of the **NCD owner**.



# Everything else

## Our contract with you

Stella Comprehensive Car Insurance is arranged and administered by Stella and is underwritten by U K Insurance Limited.

We aim to always be fair and reasonable and to act quickly whenever you need to make a claim under this **policy**. If you feel we haven't met this, we'll try to do everything possible to deal with your complaint quickly and fairly.

This **policy** is evidence of the contract between you and us, U K Insurance Limited, and is based on information you've given to us.

In return for receiving and accepting the premium, we'll provide insurance under this **policy** for the sections shown on your **car insurance details**.

## The laws that apply to this contract

You and we may choose which law will apply to this **policy**. Unless both parties agree otherwise, English law will apply. However, if you are resident in Jersey, Guernsey, Alderney or the Isle of Man, the law of the island where you are resident will always apply to your policy and any dispute in relation to it will be within the jurisdiction of that island's relevant court. We've supplied this policy and other information to you in English and we'll continue to communicate with you in English.

## Our regulator

Stella is a trading style of Freedom Brokers Ltd. Freedom Brokers Ltd is an appointed representative of Action 365 Ltd which is authorised and regulated by the Financial Conduct Authority under registration number 306011.

Stella Comprehensive Car Insurance policies are underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales no.1179980.

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at [www.fca.org.uk](http://www.fca.org.uk), or the Financial Conduct Authority can be contacted on 0800 111 6768.

## Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at [www.fscs.org.uk](http://www.fscs.org.uk). U K Insurance Limited is a member of this scheme.

## The Motor Insurance Database

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

- Electronic Licensing (Tax Discs).
- Continuous Insurance Enforcement.
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders).
- 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, the 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 relevant information which is held on the MID. It is vital that the MID holds your correct registration number. It is our responsibility to update your policy to the MID. We fully comply with the agreements in place with the MIB to update your details within seven days; however, it is important that you check your policy documents ensuring that the registration number is recorded correctly. If it is incorrectly shown on the MID, you are at risk of having your car seized by the police. You can check that your correct registration number is shown on the MID at [www.askMID.com](http://www.askMID.com). If the registration number is not shown correctly on your policy documents, or you cannot find your car on the MID, please contact us immediately.

# If you have a complaint

## How we can help

If something's not right, please call us on **0345 528 0256**.

## How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible, or explain something we could have made clearer.

Please call us on 0345 528 0256 to speak to us about your problem, or email us at [complaints@withstella.co.uk](mailto:complaints@withstella.co.uk)

If you'd prefer to write to us, please send your letter to Stella Customer Relations, Bizspace, Cheadle Place, Cheadle, Cheshire SK8 2JX

Communication type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days of receiving your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service (FOS).
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days of receiving your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks.	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we aren't in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.

## Communication type

## When will you get this?

Final Response

If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.

## Independent review

If we don't complete our investigations within 8 weeks of receiving your complaint, or you're unhappy with our response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the FOS will not affect your legal rights.

You can contact them by:

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Phone:

UK: **0300 123 9123** or **0800 023 4567**

Abroad: **+44 (0) 20 7964 0500**

Writing to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Their website also has a great deal of useful information:

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

# If you're in an accident

We're here to support you when accidents happen, so we've put together some useful steps for you to follow to help make the process smoother.

## 1 Safety comes first

Stop at the scene of the accident and if there are any injuries or if any driver involved hasn't stopped, call the police and emergency services.

## 2 Take photos of the accident if it's safe to do so, including any vehicles involved

Remember that dash cam footage could be useful too.

## 3 Other driver/vehicle details

Ask the other party for their contact details. Take down their vehicle registration, name, address and telephone number and give the third party yours. Don't accept blame for the accident.

## 4 Witnesses

If any passers-by have stopped, you can ask for their contact details. These may be needed later for a statement if blame is being disputed.

## 5 Call us

Giving us a call as soon as possible means you'll have the details fresh in your mind and means we can help you and the third party sooner, get you back on the road as quickly as possible.

# How to get in touch



## Need to claim?

0345 528 0076



## Windscreen claims

0345 528 0076



## Email

[hello@withstella.co.uk](mailto:hello@withstella.co.uk)

## Help with anything else



## FAQs

[withstella.co.uk/faq](https://withstella.co.uk/faq)



## Call

0333 996 9718

Stella policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds, LS1 4AZ. Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

NIG101581/10/22

**stella**★