

keyfacts[®]

Policy Summary

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

Name of Insurer

The insurer of this policy is Equity Red Star. Equity Red Star (Syndicate 218 at Lloyd's) is managed by Equity Syndicate Management Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. (Registered number 204851.) Equity Syndicate Management Limited is registered in England and Wales No. 426475. The registered office is Library House, New Road, Brentwood, Essex CM14 4GD.

Type of Insurance and Cover

The Equity Red Star Specialist Vehicle Insurance protects you and your car with Comprehensive cover as accepted by you when we provided you with the quotation and as itemised in your policy schedule for a period of 12 months.

Significant features and benefits	Significant and unusual exclusions or limitations
Legal Liability for death or injury to any other person, including passengers	Unlimited
Legal Liability for damage to other people's property	The most we will pay for property damage is £20,000,000 for any claims arising out of one incident. We will pay up to £5,000,000 for any costs and expenses arising out of a claim/s arising from one incident.
Own Damage and fire and theft claims	Loss or damage to your car, its accessories and spare parts or its content by theft or attempted theft, or by a person taking and driving it without your permission if: 1 it has been left unlocked 1 it has been left with the keys in 1 reasonable precautions have not been taken to protect your car
Personal accident benefits	Limit of £2,500 per claim.
Medical Expenses	Limit of £50 per person and maximum £200 any one incident.
Personal effects cover	Limit of £50 any one incident
Increased Windscreen Excesses Applicable from 1st September 2011	Replacement Glass by Approved Repairer - £75 Replacement Glass by NON Approved Repairer - £125 Repair Excess by Approved Repairer - £10

Standard Excess

£ 150 - See Schedule and/or Statement of Insurance for specific excesses applicable

Note: Excesses are payable on all claims. If liability is not in dispute a recovery will be sought where possible.

Young Driver Excesses

Under 21	£250
21 to 24	£150
25 or over and has held a full licence for less than 12 months, or holds a provisional licence, or holds a licence issued by a country outside the European Union.	£100

How to Claim

If you need to make a claim, please refer to the key contact numbers overleaf.

Cancellation

You may cancel the insurance at any time by sending us written notice and returning the certificate of insurance. The charges that will apply are detailed in the general conditions section of the insurance document.

Your right to change your mind

As long as your vehicle has not been written off as a result of a claim under the insurance, you may cancel the insurance without giving reason, by sending us written notice and returning the certificate of insurance within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance premium Tax (IPT).

For information in relation to the following please see the **Terms of Business Agreement**

- | | |
|--|----------------------|
| 1 Complaints | 1 Duty of Disclosure |
| 1 Financial Services Compensation Scheme | 1 Charges |
| 1 Right to Cancel | |

Additional Cover Schedule

Note: This document does not contain full terms and conditions of the insurance contract. For full terms and conditions the policy document and schedule of insurance should be read together as one document.

Section 1 - Legal Protection Cover

This benefit will be underwritten by Brit Syndicate 2987 and administered by Arag Plc

- 1 Cover up to £100,000 for legal expenses including hire/repair following non fault accidents
- 1 Does not cover vehicle hire and legal representation not arranged by Arag Plc

Section 2 - European Breakdown and Accident Emergency Assistance

This benefit will be administered by Arag Plc and the claims handlers Call Assist

- 1 You are covered in countries where your motor insurance applies
- 1 You are not covered if the breakdown of the insured vehicle has resulted from lack of oil, fuel, or water
- 1 The maximum payable for Emergency Roadside Repairs and Vehicle Recoveries arising during the same trip abroad is £250. (Repatriation of vehicle and passengers is not restricted to this figure)
- 1 The maximum amount of claims that can be made in one insurance period is 6 and no more than 2 claims arising from the same identified fault.
- 1 The maximum payable in respect of claims or series of claims (including repatriation) arising during the same trip under insured events 4-11 (breakdowns elsewhere) is £3000.
- 1 Excludes vehicles over 24ft

Regulatory Details

Equity Red Star (Syndicate 218 at Lloyd's) is managed by Equity Syndicate Management Ltd.

Equity Red Star (Syndicate 218 at Lloyd's) is authorised by the the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

ARAG plc, Call Assist Limited (our claims handlers) and Brit Syndicate 2987 at Lloyds and are authorised and regulated by the Financial Conduct Authority under registration numbers 452369, 304838 and 204930 respectively. ARAG plc is authorised to administer this insurance on behalf of Brit Syndicate 2987 at Lloyds which is managed by Brit Syndicates Limited (BSL). BSL is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Equity Syndicate Management Ltd & Brit Syndicate 2987 & Arag Plc are covered by the Financial Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. You can get further information about the compensation scheme arrangements from the FSCS website at www.fscs.org.uk.

Key contact numbers

Customer Services Monday to Friday 9am - 5pm	0121 506 6040	For your queries, including payment queries and to tell us about any changes to your policy
UK 24-hour Claim Helpline Available 7 days a week	08444 722945	For accident, theft and fire claims
European 24-hour Claim Helpline Available 7 days a week	+44 8444 722945	For accident, theft and fire claims
Windscreens Available 7 days a week	0844 561 1934	To arrange the repair or replacement of your windscreen and other windows in your car by Autoglass, our recommended windscreen specialist
UK Breakdown Assistance Available 7 days a week	0844 576 5847	For UK breakdown assistance, if this is included on your policy
European Breakdown Assistance Available 7 days a week	+44 844 576 5847	For European breakdown assistance, if this is included on your policy
Motoring Legal Expenses Monday to Friday 9am - 5pm	08444 722945	For motoring legal protection.

Insurer: Equity Red Star [WH]

Policy Number