

Hawkwell Motor Limited Private Car Policy Summary

This document provides a summary of the cover available under your Motor Insurance policy. This summary does not contain the full terms and conditions of the contract, which can be found in the Policy Document and applicable Schedule, copies of which will be provided on request. This summary does not form part of your contract of insurance.

This insurance policy is administered by Hawkwell Motor Limited, an Appointed Representative of Carroll & Partners who are authorised and regulated by the Financial Conduct Authority. Hawkwell are not an authorised insurer in the UK.

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| Policy Period | <ul style="list-style-type: none"> The policy will run for 12 months, or for the period shown on your Certificate of Motor Insurance. |
| Third Party Cover
(Liability to others) | <ul style="list-style-type: none"> Unlimited cover in respect of your legal liability to others, including passengers, for death or bodily injury. Cover up to £20m (twenty million pounds) for damage to property arising out of one accident or series of accidents arising out of one event. Liability for Third Party claimants costs, subject to a maximum of £5m (five million pounds). Cover up to £1m for claims in respect of pollution or contamination. |
| Legal Representation
We have the option to pay: | <ul style="list-style-type: none"> Legal fees and costs in defending any action at law when damages are sought for death, bodily injury or property damage. Solicitors fees for representation at a Coroner's inquest or fatal inquiry or Court of Summary Jurisdiction. Legal expenses in respect of proceedings for manslaughter or causing death by dangerous or careless driving. |
| Applicable Law | <ul style="list-style-type: none"> Unless we agree otherwise, this insurance will be governed by the laws of England and Wales. We have the right to refuse if you request a different law. Minimum RTA insurance cover is compulsory under the Road Traffic Act. |

Features & Benefits	Exclusions or Restrictions	COMP	TPF&T	TPO
Audio equipment (Policy section 1) We will pay for the loss of or damage to permanently fitted audio and visual equipment.	<ul style="list-style-type: none"> Audio accessories, audio visual equipment, telephones and satellite navigation equipment are not covered. A limit of £500 will apply to permanently fitted audio and visual equipment where it was not originally fitted or supplied by the vehicle manufacturer. 	✓	✗	✗
Locks (Policy section 1) We will pay up to £500 for the cost of replacing the door locks, ignition system and/or steering lock if the keys or central locking transmitter are stolen.	<ul style="list-style-type: none"> Cover will only apply where we are satisfied that the identity or location of your vehicle is likely to be known to any person who may have such items. 	✓	✗	✗
Windscreen/Window Glass (Policy section 2) We will pay for the cost of repairing or replacing broken glass.	<ul style="list-style-type: none"> Unlimited cover is provided subject to repairs or replacement being arranged by our approved repairer. Cover will be limited to £250 where our approved supplier is not used. Damage to any fixed panoramic glass roof panels are excluded. An excess will apply to windscreen replacement or repair claims. 	✓	✗	✗
Personal Accident (Policy section 5) We will pay a capital sum in the event of death, loss of sight or loss of limbs.	<ul style="list-style-type: none"> Applies to policyholder and spouse/civil partner and subject to conditions. 	✓	✗	✗
Personal Belongings (Policy section 6) We will pay up to £100 for the loss of or damage to certain personal belongings in or on the insured vehicle.	<ul style="list-style-type: none"> Full details of the excluded items can be found in the Policy Document. 	✓	✗	✗
Medical Expenses (Policy section 7) We will pay up to £100 per person if you or your passenger(s) are injured in an accident involving your car.	<ul style="list-style-type: none"> No exclusions or limitations. 	✓	✗	✗
No Claim Discount (Policy section 8) If you do not make a claim during your period of insurance, a no claim discount is allowed.	<ul style="list-style-type: none"> See Policy Document for full details. 	✓	✓	✓
Foreign Use (Policy section 9) Cover will be extended to that provided by the Policy whilst in any country which is a member of the European Union. Cover will be limited for a period of up to 30 consecutive days in any one period of insurance.	<ul style="list-style-type: none"> Cover does not apply outside of the European Union. We may extend cover, but you must advise us before you travel and we may make a charge. 	✓	✓	✓
Courtesy Car A courtesy car may be provided if repairs to your vehicle are carried out by one of our approved garages.	<ul style="list-style-type: none"> A courtesy car is not provided in the event of a total loss or if your vehicle is stolen. Courtesy cars are not a like for like replacement for the insured vehicle. They are typically a small 3 door hatchback with an engine size of 1.2litre or less. 	✓	✗	✗

General Exclusions and Conditions	Policy Section	
Accidental Damage, Vandalism / Malicious Damage Excess	In addition to any excess shown on your Schedule, additional excesses may apply to:- <ul style="list-style-type: none"> Certain age groups Persons with limited UK driving experience Provisional Licence holders We may reduce your excess by £50 if you report your claim within 24 hours to our Claim Line. (Terms & Conditions apply) 	1
Fire & Theft Excess	See Policy Document for full details of the applicable excesses.	1
Loss of or Damage to Your Vehicle	<ul style="list-style-type: none"> Cover does not apply if ignition keys have been left in or on your car, or the vehicle has been left unattended with the engine running. Cover does not apply if the theft is by deception or by a member of your household driving without your permission. Cover does not apply following the inappropriate or incorrect type or grade of fuel being used. This includes the cost of draining and cleaning the fuel tank and fuel system. 	1
Driving other cars	No cover is provided for driving other cars.	-

Significant and unusual exclusions / limitations	Policy Section	
Use of Approved Repairer	If you choose to decide not to use our approved repairer we may, if we consider your repair costs to	1

	be unreasonable, pay the amount quoted by our approved repairer	
Drink and Drugs	If you or any person entitled to drive are involved in an accident and are subsequently convicted of driving under the influence of alcohol or drugs at the time of such accident then no cover will be provided under the policy and our liability will be restricted to meeting our liabilities under the Road Traffic Act. We reserve the right to recover from you or the driver any amounts paid by us arising from any claim.	General Conditions

Cooling off period

NOTE: This section is only applicable to retail customers, whose insurance has been arranged by a Broker or Intermediary.

Once you have entered into the insurance contract with Hawkwell Motor Ltd, you are entitled to a period of reflection during which you may decide whether to proceed with the purchase of the insurance contract.

The duration of this cooling off period is 14 days and commences from either:-

The day of conclusion of the insurance contract; or

The day on which you receive the full terms of the insurance contract detailing the terms, conditions and information about the contract, whichever is the latter.

If you wish to cancel your policy, you should serve notice of cancellation to the insurance broker or intermediary through whom you arranged this insurance, at their contact address.

Charging

Cancellation within the 14 day cooling off period will result in a pro-rata charge for the number of days you were on cover. In addition to this a policy set up fee of £35.00 plus Insurance Premium Tax (IPT). Should your vehicle be the subject of a claim during this period, for which we make or may be required to make a payment there, will be no refund of premium.

Cancellation

The appropriate refund of premium will be calculated in accordance with the short period scale below. Any refund will be subject to no claim having been made in the period since last renewal.

Length of time policy in force	One month	Two months	Three months	Four months	Five months	Six months	Seven months	Eight months	Nine months
Percentage of premium payable	20%	30%	40%	50%	60%	70%	80%	90%	100%

In addition an administration charge of £35.00 plus IPT for the cost of setting up the policy will be deducted.

We, or your authorised broker/intermediary, may cancel this insurance at any time by sending seven days notice by Recorded Delivery to the last known address on our records. A pro rata refund of the premium less a £35.00 plus IPT policy set up fee for the remainder of the period of insurance will be allowed, subject to no claims having been made in the period since last renewal.

If you pay your premium by instalments and we do not receive or are unable to collect any payment by the due date, we will regard this as cancellation by you.

In the event of your vehicle being declared a total loss, we will cancel this insurance. The full premium including IPT will be due.

Claims

Claims, including windscreen, should be reported to:-

Hawkwell Motor Ltd
 PO Box 2147
 Blackpool
 FY4 9BR

Telephone number: 0844 571 3184. When reporting an incident from outside the UK call +44 1253 441384.

Lines are open 24 hours per day, 7 days per week

We may reduce your excess by £50.00 if you report your claim within 24 hours directly to our Claim Line. (Terms & Conditions apply)

Complaints Process

If you wish to register a complaint about your insurance or the handling of a claim, which cannot be resolved by your Broker or Intermediary, please contact us at the address below, quoting your policy number and the name of your Broker or Intermediary:-

Hawkwell Motor Ltd
 Po Box 2147
 Blackpool
 FY4 9BR

Telephone number: 0844 571 3184

Email address: customer.relations@hawkwell-motor.co.uk

A copy of the complaints procedure will be provided on request.

If you are not satisfied with the way in which a complaint has been dealt with, you may ask the Financial Ombudsman Service to review your case. Please contact the following, quoting your policy number and the name of your Broker or Intermediary:-

Financial Ombudsman Service
 Exchange Tower
 London
 E14 9SR

Telephone number: 0207 964 1000

Email address: complaint.info@financial-ombudsman.org.uk

This complaint process is without prejudice to your right to take legal proceedings.

Compensation

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), should your insurer be unable to meet its liabilities under this policy.

Further information about the compensation scheme is available from the FSCS or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Several Liabilities Notice

Hawkwell Motor Ltd administers the policy on behalf of the -insurer(s) shown on the Certificate of Insurance. Hawkwell are not an authorised insurer in the UK.

The subscribing insurers' obligations under the Contracts of Insurance to which they subscribe are several and not joint. If one of the insurers does not for any reason satisfy all or parts of its obligations, the other insurers will not be responsible for the defaulting insurer's obligation.

Data Protection Act 1998

The information/data you give us, now or in the future, will be stored on a computer and will be used for the administration of this policy. It will also be used for risk assessment, statistical analysis, research and marketing purposes and may also be used for purposes related to crime prevention.

The information, including your personal details, may be disclosed to other parties, but this will only apply if it is necessary for the performance of any aspect of this policy. It may also be transferred to any country outside the UK.

Full details about the Data Protection Act are contained in the Policy document (Important Notes).

Sharing of Information

We subscribe to various Databases for the prevention of fraud and to comply with Government legislation.

Full details are contained in the Policy Booklet (Important Notes).