





History

You are in good hands.

China Taiping Insurance (UK) Company Limited received its trading license in 1983 and commenced underwriting business on 1 October 1985, it is a member of the ABI.

Since China Taiping UK began trading, it has established a prominent business stature within the Chinese community as well as in the UK's society in general and we have more than 30 years of experience in underwriting.

We are committed to delivering an excellent and sincere customer service so we can give you the peace of mind you deserve.

We are authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and Prudential Regulation Authority in the UK no. 202690.

China Taiping UK strictly adheres to the principals of prudent business underwriting and we transact business with the concept of 'Diligent Management and Sincere Service' in mind.

We have expert technical underwriters that fully understand your trade and your challenges as a business owner so we are confident that we can protect your business against the insured risks and give you the peace of mind you need.

We also have an excellent professionally trained in-house claims team who understand your needs and will diligently and sincerely listen to you so as to provide you with the best solutions to get your business back on track as soon as possible after a loss.

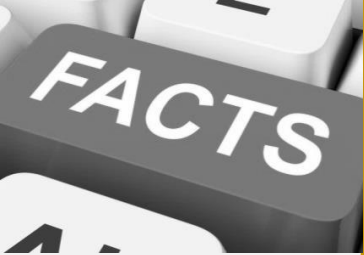
Your Policy is built of different parts that we advise you read carefully so as to understand all terms and conditions and also to check that all details are correct and relevant as they form the basis of your contract with us including this Proposal Form.

Please ensure that you contact us or your insurance adviser as appropriate as soon as reasonably possible if you think that there are amendments to be made or new circumstances that would affect your insurance.

If you would like to find out more about us please visit our web site at:
www.uk.cntaiping.com



For better or for 'Insured'



This booklet is intended as a Policy Summary and as such it does not contain full terms and conditions of the policy. The optional covers will only apply if you have specifically selected them. Full terms and conditions and more details can be found in the policy documents, a copy of which is available on request.

What is our Motor Policy?

Our Motor policy is designed to cover your vehicle. Depending on the level of cover you choose, this can be Third Party Only, which does not include cover for your own vehicle, Third Party with also Fire and Theft cover for your own vehicle, or Fully Comprehensive, which extends the cover for your own vehicle to include other possible causes of damage such as Flood, Malicious or Accidental Damage etc. as well as Fire and Theft together with your liability to third parties. No Claims Discount is also available as shown in the wording. On request and subject to additional premium, we can offer a Protected No Claims Discount.

What if you change your mind?

If you are a sole trader or an individual you can cancel within 14 days, the cooling off period.

You will receive a full refund of paid premium provided there have been no notified or paid claims.

For any subsequent cancellation after 14 days, this Policy can be cancelled at any time upon your request and provided there have been no claims paid, reported or outstanding, we will refund a pro-rata proportion of the paid premium.

More details can be found in your policy wording.

How can you make a Claim?

If you need to notify a claim or any circumstances that may give rise to a claim, you should contact your insurance adviser in the first instance. Alternatively, you may contact us as follows:

Claims Department
China Taiping Insurance (UK) Company Ltd
2 Finch Lane
London
EC3V 3NA
Telephone: 020 7839 1888
Email: newclaims@uk.cntaiping.com

More details can be found on the policy wording.

How do I make a complaint?

We make every effort to deliver a high quality service to our policyholders. If you wish to make a complaint you should contact:

The Compliance Officer
China Taiping Insurance (UK) Company Ltd
2 Finch Lane
London
EC3V 3NA
Telephone: 020 7839 1888
Fax: 020 7621 1202
Email: compliance@uk.cntaiping.com

If we are unable to resolve the complaint, we will provide details of the Financial Ombudsman Service, which offers free independent advice on complaints solutions.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London, E14 9SR
Tel: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

More information on how we deal with complaints can be found on our policy wording.

What happens if we were unable to meet our obligations?

China Taiping Insurance (UK) Company Ltd contributes to the Financial Services Compensation Scheme (FSCS) so you may be entitled to compensation if we were unable to meet our obligations.

Further information about the compensation scheme is available at www.fscs.org.uk or by calling the FSCS on 0800 6781100 or 020 7741 4100.

ENDORSEMENTS:

Whether these are printed onto the wording or typewritten on your policy schedule, endorsements override the policy wording and may increase, reduce or limit the amount of cover provided.

You and any authorised drivers need to have a valid UK license or, alternatively, an international permit but only if resident in the UK for less than 1 year.

Your vehicle must be maintained and kept in roadworthy conditions at all times.

If we are obliged to make a claim payment solely because of the compulsory insurance law in any country in which the policy applies, and which otherwise we would not have been liable to pay, we reserve the right to recover that amount from you and/or person who incurred liability.

CORE COVERS

• Section 1 - Liability to Others

Main Benefits:

- ✓ Your legal liability to other people arising from an accident in case of injuring other people or damaging their property, including when involving a trailer or vehicle you are towing
- ✓ Legal costs and expenses to defend you at any Coroners Inquest or on a charge of manslaughter or causing death by dangerous or reckless driving
- ✓ Emergency Treatment cost as per the Road Traffic Act
- ✓ Minimum compulsory insurance required to enable you to drive your vehicle in any country that is a member of the European Community or that the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC. All such countries are also listed at the back of your Certificate

Main Exclusions:

- Damage to your own vehicle or any trailer or vehicle you tow
- Liability covered by any other insurance

CORE COVERS

• Section 2 - Fire and Theft

Main Benefits:

- ✓ Loss of or damage to the vehicle and its accessories and spare parts whilst in or on the vehicle caused by fire, lightning, explosion, theft or attempted theft

Main Exclusions:

- Unless in a locked garaged at the time of the loss, an excess applies to this section as shown on your schedule

CORE COVERS

• Section 3 - Windscreen Damage

Main Benefits:

- ✓ Windscreen damage repairs or replacement when broken and any scratches to the bodywork caused by its breakage

Main Exclusions:

- The excess as shown on your schedule for any replacements or bodywork scratches repairs

CORE COVERS

• Section 4 - Accidental Damage

Main Benefits:

- ✓ Damage or malicious damage to your vehicle and its accessories and spare parts whilst in or on the vehicle

Main Exclusions:

- The excess as shown on your schedule
- Young and/or inexperienced driver excess of £250 for under 21 years old and £150 for 21-24 years old or inexperienced drivers (held full UK license for less than one year)
- Wear and Tear, loss of use, mechanical or electrical breakdown, damage to tyres and loss of value following repairs

CORE COVERS

• Section 5 - Personal Injury, Personal Effects and Legal Expenses

Main Benefits:

- ✓ £5,000 for you or your spouse in case of Death or Permanent Disablement as a result of an accident with the vehicle
- ✓ Medical expenses incurred as a result of an injury during an accident with the vehicle up to £250 for each person injured
- ✓ Up to £100 for loss of or damage to personal effects when carried in your vehicle caused by an accident, fire or theft

Main Exclusions:

- Death or injury if not wearing a seatbelt, committing suicide or under the influence of alcohol or drugs
- Deceased or injured individual being over 70 years old at the time of the accident
- Personal effects such as money, any goods carried in connection with any business or trade and anything insured elsewhere.

CORE COVERS

• Section 8 - Foreign Use

Main Benefits:

- ✓ For an additional premium and upon your request, we can extend your policy to provide the same level of cover as you have in the UK for an agreed period whilst you are abroad
- ✓ If you have to pay customs duty on your car in these countries due to repairs covered under this policy, we will pay these costs for you

Main Exclusions:

- Death or injury if not wearing a seatbelt, committing suicide or under the influence of alcohol or drugs
- Deceased or injured individual being over 70 years old at the time of the accident
- Personal effects such as money, any goods carried in connection with any business or trade and anything insured elsewhere.

CORE COVERS

• Section 9 and 10 - Servicing, Repair and Transit

Main Benefits:

- ✓ Cover extended, but only in relation to you, to when your car is with a member of the motor trade for maintenance or repair
- ✓ Loss of or damage to your vehicle while in transit by sea, including loading and unloading, between ports in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and any country where Foreign Use has been agreed by us as per Section 8

Main Exclusions:

- Liability arising from: any malicious or wilful act, your pursuit of any trade or profession, bodily injury to you, the ownership or possession of a vehicle, aircraft or lifts owned by you or for the maintenance of which you are responsible
- Any transits of more than 65 hours.

OUR LOCATIONS

• **London Office:** China Taiping Insurance (UK) Co. Ltd, 2 Finch Lane, London EC3V 3NA

Tel: 020 7839 1888

• **Manchester Office:** China Taiping Insurance (UK) Co. Ltd, Manchester One, 53 Portland Street, Manchester M1 3LD

Tel: 0161 236 2631



Data Protection & Privacy of Data

The General Data Protection Regulations place strict rules on the transfer of personal data relating to EU citizens, outside of the EU (Article 44-50). In the course of our business China Taiping Insurance (UK) Co Ltd (CTI UK) may store data, including personal records, at our China Taiping IT centre located in China. CTI UK have implemented 'Standard Data Protection Clauses' adopted by the Commission in accordance with the examination procedure referred to in Article 93 (2) as a safeguard mechanism to ensure CTI UK is fully compliant.

