

# Car Policy NFU Mutual – Key Features

This is a summary of the insurance policy and does not form part of the contract between YOU and NFU MUTUAL. Full terms and conditions can be found in YOUR Policy booklet, a copy of which is available on request, and the details of YOUR policy cover will be shown on YOUR SCHEDULE but may be amended by specific policy endorsements. The insurance policy is underwritten by The National Farmers Union Mutual Insurance Society Limited (NFU MUTUAL).

Significant Features and Benefits	Significant Exclusions and Limitations	Comprehensive	Third Party Fire & THEFT	Third Party Only
Repairs to YOUR own vehicle and accessories in or on the vehicle following accidental damage.	Market value of the vehicle. Subject to policy excesses.	✓		
Repairs to YOUR own vehicle and accessories in or on the vehicle following fire or THEFT.	Market value of the vehicle. Subject to policy excesses.	✓	✓	
Unlimited cover for child car seats if stolen or damaged whilst in YOUR car.		✓		
Unlimited cover for legal liability to the public for injury.		✓	✓	✓
Legal liability for third party property damage.	Up to £20,000,000 excluding costs (£25,000,000 including costs)	✓	✓	✓
Unlimited cover for audio / visual equipment fitted as standard equipment by the manufacturer.	Up to £500 for non-standard audio/visual equipment.	✓	✓	
No excess to pay for damage to the car or reduction in NCD if YOUR car is in an accident caused by an uninsured driver and YOU provide the uninsured driver's details and vehicle registration number.		✓	✓	✓
New car replacement following THEFT, loss or damage beyond economic repair.	Applies to UK specification cars less than two years old.	✓	✓	
Unlimited cover for glass replacement and no excess to pay if the glass is repaired rather than replaced.	Glass replacement is subject to a policy excess.	✓		
Cover for TRAILERS valued up to £1,000.	Excludes any horse TRAILER, livestock TRAILER, caravan, catering TRAILER or item of plant (these can be insured separately).	✓	✓	✓
Free temporary cover for up to 30 days in the UK or for up to 60 days in any other EU country .	Cover is on the same basis as in the Channel Islands. Subject to policy excesses.	✓	✓	✓
If YOU use our Approved Repairer service for accident repairs a small courtesy loan car will be supplied, subject to availability.	Maximum of 14 days if the vehicle is damaged beyond economic repair.	✓	✓	
Motor Legal Protection (see below for details)		✓	✓	✓
European Motor Assistance Gold – Vehicle Breakdown in the Channel Islands, UK & Europe (see below for details)		✓	✓	✓

## Policy Excesses

YOUR SCHEDULE but may be amended by specific Policy Endorsements. Where YOU select a voluntary excess, this amount will apply in addition to any compulsory excesses. Compulsory excesses will apply for; a young driver; a non-UK specification vehicle; glass replacement; a high value vehicle; the vehicle weight, engine size or car insurance group; a vehicle located in the United Kingdom at the time of a claim.

## YOUR Insurance Documents

It is important that YOU read all YOUR insurance documents. Please check these documents carefully and tell us immediately if any of this information has changed or is missing

- **Statement of Insurance** – this shows the information YOU've given us.
- **Policy SCHEDULE and any endorsements** – this shows the cover we're offering YOU.

YOUR renewal documents may also include:

- **Changes to YOUR Insurance** – we include this when there are changes to the cover we give under YOUR motor insurance policy which may affect YOUR decision to renew. If we make a change that's specific to YOUR policy we will tell YOU in a letter.
- **Policy booklet** – this gives details of YOUR cover. Please read YOUR most recent Policy booklet with any changes to YOUR Insurance documents we've sent. We will send YOU a new Policy booklet if we make significant changes. The current Policy booklet is always available to download or view at our website downloads page in electronic form (pdf) at [www.islands.insure/downloads/motor-policy-booklets](http://www.islands.insure/downloads/motor-policy-booklets). If YOU would like a printed copy then please call or send us a message via our website E-mail facility and we will send YOU a copy.

## Driving Licences - Persons entitled to drive

We will assume that all persons driving hold a current and valid licence to drive the vehicle and is not disqualified from holding such a licence.

## Changes YOU must tell US about

YOU must tell US of any change to the information YOU have provided to US as detailed in YOUR Statement of Insurance and YOUR SCHEDULE. Failure to tell US of any change may invalidate YOUR policy, prevent YOU from making a claim or affect the amount that YOU are able to claim.

This means at the start of the policy, at any mid-term change and at every renewal YOU must check by asking every driver that YOU will allow to drive about the following points. If YOU don't, this could affect YOUR ability to claim or leave YOU uninsured. All answers given and statements made by YOU about this insurance are YOUR responsibility and YOU must take reasonable steps to ensure that they are accurate and give a fair presentation of the risk.

When YOU inform US of any change, WE will tell YOU if it affects YOUR insurance. WE may cancel or alter the terms of the policy or amend the premium before YOUR next renewal or at YOUR next renewal. This list is not exhaustive, and if YOU are not sure if a change affects YOUR insurance then please notify us anyway even if YOU have doubts as to whether it is material or not.

### YOU must tell US before:

- any CAR insured on YOUR policy is modified in any way;
- YOU change any CAR insured on YOUR policy;
- YOU change YOUR usage of any CAR insured on YOUR policy, such as changing from social domestic and pleasure only to include business use;
- YOU allow any CAR insured on YOUR policy to be driven by anyone who is not already insured to drive it;
- YOU change YOUR vehicle registration number;
- YOU register a CAR previously not registered for road use;
- YOU wish to change the level of cover for YOUR CAR.

### YOU must tell US immediately if:

YOU sell or dispose of any CAR insured on YOUR policy;

- there is any change to the registered keeper or owner of any CAR insured on YOUR policy;
- there is any change to the identity of the main driver of any CAR insured on YOUR policy;
- YOU permanently export any CAR insured on YOUR policy;
- YOU change YOUR postal address or the address at which any CAR insured on YOUR policy is usually kept;
- YOU or any driver insured to drive any CAR insured on YOUR policy changes occupation;
- YOU or any driver named to drive any CAR insured on YOUR policy changes their name due to marriage or change by deed poll;
- YOU stop being a Channel Islands resident;
- YOU or any driver named to drive any CAR insured on YOUR policy incurs any criminal convictions (*Examples include Possession or Supply of Drugs, Violence against the person, Fraud, Forgery, Burglary, Robbery, Theft, Handling of Stolen Goods, Criminal Damage, Arson, Murder or Manslaughter, Sexual Offences, Perjury*);
- YOU or any driver insured to drive any CAR insured on YOUR policy is involved in any incident which could give rise to a claim no matter how trivial the incident;
- YOU or any driver insured to drive any CAR insured on YOUR policy have been disqualified from driving, had the entitlement to drive suspended or revoked, or if driving licence status has changed in any way (e.g. attained full licence from provisional or restrictions applied).

### Reminders:

1. Please note that YOU are not required to disclose convictions regarded as spent under the Rehabilitation of Offenders Law that applies to YOUR policy.
2. The Law requires YOU to tell the Driver and Vehicle Licensing Agency (DVLA), the Driver and Vehicle Agency Northern Ireland (DVA) and authorities on the Isle of Man, Jersey, Guernsey and Alderney (as applicable) about any condition that may affect YOUR ability to drive safely. If a Doctor asks YOU to stop driving immediately, please follow this advice and contact the appropriate authorities for further guidance.

### YOU must tell US at next renewal of YOUR policy if:

- YOU or any driver insured to drive any CAR insured on YOUR policy have been involved in any accident, THEFT or loss, regardless of fault, when driving any vehicle not insured on this policy;
- YOU or any driver insured to drive any CAR insured on YOUR policy has incurred any motoring convictions (including prosecutions pending), driving licence endorsements and/or fixed penalty notices (endorsed on their licence);

YOU or any driver insured to drive any CAR insured on YOUR policy has:

- incurred any Court Judgements e.g. CCJs whether satisfied or not;
- incurred any form of bankruptcy proceedings e.g. Individual Voluntary Arrangements (IVAs)/Trust deeds and/or statutory insolvency proceedings e.g. Company Voluntary Arrangements (CVAs);
- had any insurance refused, cancelled, declared void (as though it never existed) and/or had renewal declined or special terms imposed since the policy last renewed;

### YOUR Premium

YOUR premium may be different from year to year for a number of reasons including:

- **Pricing changes** – we regularly review the cover we're giving and the amount we charge. We keep our premiums as competitive as possible whilst maintaining our high quality cover and service.
- **Cover** – amendments such as changing motor vehicle, driver(s) or address will affect the premium.
- **Claims and convictions** – any claims or convictions in the previous year can increase the premium charged for a policy and this may also reduce YOUR no claims bonus discount.
- **Age** – premium varies with the age of the driver(s) and the age of the motor vehicle.

### What happens if YOU do not pay on time or default on an instalment

Failing to pay a premium on or before its due date may affect YOUR ability to claim or leave YOU uninsured. The due date is the start date for new policies, the renewal date for renewing policies and the effective date of the change for mid-term changes. If YOU pay via the Premium Instalments Plan and an attempt to collect an instalment defaults then YOUR policy may be cancelled which would also affect YOUR ability to claim and leave YOU uninsured.

### Trips to the UK or Europe

If YOU take YOUR motor vehicle to the UK for more than 30 days, or to any other EU country for more than 60 days, YOU must inform Islands Insurance. To obtain cover for these longer trips YOU will be asked for details of the trip and, if accepted, to pay an additional premium. (A trip runs from the day YOU leave to the day YOU return to YOUR home in the Channel Islands). We will not assume cover is required each year and YOU must notify us at every renewal if cover is required and subject to acceptance by us then pay any additional premium due. Failing to inform us will invalidate the cover under YOUR policy. Please note that cover in some EU countries may be limited – see YOUR policy booklet for details.

### Taking Care of YOUR Motor Vehicle

May we remind YOU that YOU are required to take reasonable care to prevent THEFT by removing the keys and locking all points of access whenever there is nobody inside YOUR motor vehicle. Insurers will not pay THEFT claims if the motor vehicle was not locked or the keys were left inside. Also YOU must keep YOUR vehicle in a good, roadworthy condition at all times.

### Protected No Claims Discount

This means that when YOUR no claims discount is protected it will not be reduced if YOU make fewer than three claims in any five consecutive periods of insurance. If YOU make three claims in the five periods of insurance, the discount will be reduced at the next renewal. Please refer to YOUR policy booklet for details, as some types of claims (e.g. windscreen) do not affect YOUR no claims discount.

### Introductory No Claims Bonus Discount

This is a discount that Islands Insurance, at their discretion, may offer on a policy when YOU have not earned any no claims bonus on a motor vehicle. This discount is not transferable to any other policy or insurer.

### YOUR right to cancel

YOU can cancel YOUR insurance at any time by returning YOUR insurance certificate and windscreen disc together with a letter advising YOUR reason for cancelling. If YOU have not made a claim we will refund any amount YOU have paid for the cancelled period, less an administration charge as stated in our Terms of Business.

### If the worst happens – making a claim

YOU must notify us as soon as possible if YOU need to make a claim or have been involved in an incident, even if it appears to be trivial. Please contact the Islands Insurance office that issued YOUR policy by telephone;

**Alderney**                **01481 824100**

**Guernsey**              **01481 710731**

**Jersey**                 **01534 835340**

or

via our website [www.islands.insure](http://www.islands.insure) which provides specific practical advice on motor claims and details of our approved repairers.

<b>MOTOR LEGAL PROTECTION</b>	
<b>Significant Features and Benefits</b>	<b>Significant Exclusions and Limitations</b>
<p>&lt;&lt;Legal Helplines: 0117 934 0552</p> <ul style="list-style-type: none"> <li>• Legal Advice providing unlimited 24 hour/7 day personal legal advice service to support YOU with everyday legal issues affecting YOU and YOUR family. (legal advice for countries other than England and Northern Ireland is available 9am-5pm, Monday to Friday)</li> <li>• Tax Advice</li> <li>• Health and Medical Information Service</li> <li>• Driver Assistance Service will arrange contractor help with an accident or breakdown in Europe (YOU will be responsible for the contractors' costs and call out charges)</li> </ul> <p>Counselling Service: 0117 934 2121 Access to a confidential counselling service, available 24 hour/7 day and as appropriate, onward referral to relevant voluntary or professional services</p>	<p>For fines, penalties, compensation or damages resulting from motoring prosecutions.</p>
<p>Cover applies for legal costs and expenses up to a maximum of £100,000 in total for:</p> <ul style="list-style-type: none"> <li>• Recovery of YOUR uninsured losses when another person is legally liable for the road traffic accident, such as:               <ul style="list-style-type: none"> <li>• Uninsured damage to YOUR vehicle or personal property</li> <li>• YOUR policy excess</li> <li>• The cost of hiring a replacement vehicle in the UK</li> <li>• Loss of earnings</li> </ul> </li> <li>• Defence of a motor prosecution, other than for parking.</li> <li>• Pursuit or defence of motor contract disputes over £100.</li> </ul>	<p>Cover does not apply:</p> <ul style="list-style-type: none"> <li>• Unless YOU contact the Legal Protection claims service in advance to agree appointment of a solicitor, hiring a replacement vehicle or incur any other costs.</li> <li>• If DAS believes YOUR claim does not have reasonable prospects of success.</li> <li>• YOU were aware of them.</li> <li>• For fines, penalties, compensation or damages resulting from motoring prosecutions.</li> </ul>

<b>ROAD RESCUE VEHICLE BREAKDOWN EUROPEAN MOTOR ASSISTANCE GOLD – service provided by the AA</b>	
<b>Significant Features and Benefits</b>	<b>Significant Exclusions and Limitations</b>
We will organise and provide emergency assistance as described below 24 hours a day, 365 days a year if the vehicle YOU have insured with us breaks down in the Channel Islands, UK or Europe as shown below in the Territorial Limit.	YOUR vehicle must not weigh more than 3.5 tonnes gross vehicle mass or be over 5.5 metres in length or 2.3 metres wide. Any caravan or TRAILER attached to YOUR vehicle must not exceed 7.6 metres (25 feet) in length. YOU are covered for a maximum of six breakdowns a year.
<b>Emergency Roadside Repairs and Home Breakdown</b> We will select a contractor and arrange for them to attend the scene of the breakdown and, where possible, carry out emergency repairs to the vehicle.	Cover is limited to the contractor's call-out costs and up to one hour's Labour costs.
<b>Vehicle Recovery</b> We will take YOUR vehicle and anyone in it to a suitable repairer or to YOUR home if this is nearer. The policy covers the cost of this.	Cover applies if YOUR vehicle cannot be repaired where YOU break down within one hour of our arrival. Recovery is to a single destination.
<b>Getting YOU to YOUR destination</b> We will arrange and pay either: <ul style="list-style-type: none"> <li>• To transport YOUR vehicle, YOU and anyone else in YOUR vehicle or both to a destination(s); or</li> </ul> providing YOU are not on YOUR island of residence <ul style="list-style-type: none"> <li>• For YOU to hire a vehicle to continue YOUR journey.</li> <li>• To transport YOU and anyone else in YOUR vehicle to a hotel and reimburse the cost of YOUR overnight hotel accommodation.</li> <li>• To pay the additional costs the ferry crossing following missed departure following breakdown of the vehicle.</li> </ul>	<p>Cover applies if YOUR vehicle cannot be repaired on the same day as the breakdown.</p> <p>YOU and anyone else in YOUR vehicle must all go to the same destination.</p> <p>If YOU are outside the Channel Islands we will not pay more than the value of YOUR vehicle.</p> <p>The most we will pay for any one claim for vehicle hire is £1,000. The vehicle supplied must remain within the territorial limit.</p> <p>The most we will pay is £100 per person, per night for accommodation. The most YOU can claim for hotel accommodation is £750.</p> <p>DAS will decide how best to help YOU. The most we will pay for all claims arising from the same breakdown is:</p> <ul style="list-style-type: none"> <li>• £750 on the Channel Islands.</li> <li>• £3,000 outside the Channel Islands.</li> </ul>
<b>Emergency Message Service</b> When YOU contact us to report a breakdown claims YOU can ask us to pass on a message to a member of YOUR family, friend or work colleague.	
	<p>We cannot accept claims:</p> <ul style="list-style-type: none"> <li>• If YOU run out of oil, fuel or water;</li> <li>• If YOUR vehicle is unsafe or unroadworthy or has not been routinely serviced.</li> </ul> <p>We will not pay for the cost of spare or replacement parts, fuel or repair materials, replacement of broken windows or keys.</p> <p>We will not pay for recovery of a vehicle that cannot be recovered by a standard TRAILER or transporter.</p>
<b>Territorial Limit</b> The Channel Islands, United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.	

### Who do I call if my car breaks down?

In the event of a breakdown, please call the 24 hour helpline on:  
0800 197 1013 for calls from Jersey  
0800 197 1015 for calls from Guernsey  
44 117 934 2177 for calls from elsewhere in the Territorial Limit.

Please be ready to provide the following information:

- Policyholder's name and address.
- Registration number of the vehicle.
- Make, model and colour of the vehicle.
- Nature of the breakdown and location of the vehicle.