



Young Driver Insurance Policy

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Introduction

Welcome to **Your** Co-op Young Driver Insurance Policy booklet.

Keep this booklet somewhere safe because it contains useful telephone numbers and important information about what **You're** insured for, how to make claims and how to update **Your** policy if **Your** circumstances change.

You'll also find full details about what to do in the event of an accident or windscreen damage – just follow the simple procedures and leave everything else to **Us**.

Obviously, **We** hope **You** won't have the misfortune of having to make a claim but, if **You** do, rest assured **We'll** do everything **We** can to get **You** back on the road as quickly as possible.

To understand the level of cover **You** have purchased, **You** should read this booklet together with **Your** Policy Details, **Our** Terms of Business and the Certificate of Motor Insurance.

As **You** may expect, cover provided under this Policy is subject to exclusions and conditions. Please read **Your** policy carefully for details of any exclusions or limits that apply to individual Sections. Please also refer to pages 20–23 for details of the General exclusions and Conditions that apply to the whole policy.

Your Policy Details summarises the cover **You** have chosen while this booklet gives full details. **We** recommend **You** keep the Policy Details, Our Terms of Business and Certificate of Motor Insurance together with this booklet in a safe place.

To help **You** understand **Your** policy, some words and expressions are given specific meanings which apply wherever they appear in **bold type**. The Definition of terms on page 11 lists those words and expressions with their meanings.

You have the right to cancel **Your** policy. Instructions can be found at the back of this booklet if **You** wish to exercise **Your** right to cancel.

Finally, please take time to read through the Statement of Insurance to ensure **We** have recorded the information **You** provided correctly.

Happy motoring!

How to make changes to your policy

It's important that all the details in **Your** policy are accurate and that **You** are happy with the cover provided, so it makes good sense to check that everything is in order now.

Please contact **Us** on **0333 009 6702** if:

- any of the information contained in the Policy Details, Statement of Insurance or Certificate of Motor Insurance is incorrect
- **You** change **Your** name, **Your** address, **Your** occupation or **Your** vehicle
- **You** wish to amend the cover or use provided by **Your** policy (for example, **You** want to add cover for commuting to or from work or for business purposes, or increase the amount of voluntary **Excess You** pay)
- **You** intend to modify the **Insured Vehicle** in any way
- **You** wish to change driver details.

Remember that if **You** change **Your** vehicle **You** must obtain a new Certificate of Motor Insurance.

We recommend that **You** keep any replacement Policy Details together with this booklet in a safe place.

If **You** make any future changes to **Your** policy cover other than at renewal, or if **You** request duplicate documents, **You** will be charged an administration fee. The administration fee will be in addition to any increase in premium that may occur.

The main types of change for which **We** charge an administration fee include, but are not restricted to:

- changing **Your** vehicle
- adding or removing drivers
- requesting replacement documents (including a Certificate of Motor Insurance)
- adding a temporary driver or vehicle
- changing the level of **Your** cover.

Cancelling the policy may incur a separate cancellation fee. The amounts of the administration fee and cancellation fee are specified in Our Terms of Business.

How to make a claim

We've made the process of claiming as easy and straightforward as possible.

If the **Insured Vehicle** is:

- stolen or damaged, or
- involved in an accident

You should call the Co-op Young Driver Insurance claims helpline on **0345 999 8888**; lines open 24 hours a day, 7 days a week.

It is important that **You** report an accident to **Us** as quickly as **You** can, even if **You** are not making a claim under **Your** policy.

If the **Insured Vehicle** is stolen and is fitted with a **Smartbox**, **You** must notify the claims team who can assist in trying to track and locate the vehicle. **You** will need to confirm the Police Incident number.

Repairing the damage

If the **Insured Vehicle** suffers insured damage, **Our** claims team will advise **You** of **Your** nearest Co-op Young Driver Insurance approved repairer.

To offer **You** fast, efficient service, all Co-op Young Driver Insurance approved repairers assure **You** of the following benefits:

- they are authorised to begin work immediately on repairs on production of **Your** Co-op Young Driver Insurance Policy Certificate of Motor Insurance
- they will provide a collection and delivery service at no extra cost
- they will guarantee all their work for three years from the date the repairs are completed
- they will provide **You** with a courtesy car whilst the **Insured Vehicle** is being repaired.

We'll do everything in **Our** power to keep delays to vehicle repairs to a minimum.

What to do if you are involved in a motor accident or your vehicle is stolen

To help **Us** process accident and theft claims with minimal delay, it is important that **You** capture as much information as possible, including details of other driver(s), witnesses and any police that attended the scene.

If the **Insured Vehicle** is stolen and is fitted with a **Smartbox**, **You** must notify the claims team who can assist in trying to track and locate the vehicle. **You** will need to confirm the Police Incident number.

When **You** call **Us** to report a claim **We** will ask for the following information:

- the motor insurance policy number for the vehicle involved together with the name and address of the policyholder
- details of the claim, including the date of the incident, how the incident occurred, the damage caused, property lost and any injuries sustained
- details of the other party involved, including vehicle registration number, name and address of the driver and their insurance details.

- if the **Insured Vehicle** has been stolen and is fitted with a **Smartbox**, confirmation that **You** have the Police Incident number given by the Police when the theft was reported.

We will provide a fast and fair claims service, including:

- reassurance and advice on the steps involved in making a claim
- details of **Your** nearest Co-op Young Driver Insurance approved repairer
- confirmation of what **You** are covered for and what **You** will need to pay.
- **We** will aim to:
 - respond to all claim notifications within 24 hours of receipt
 - respond to all correspondence within five working days
 - issue settlement cheques within 24 hours of receiving all necessary documentation.

What to do if your windscreen or window glass is damaged

As a driver, anything that impairs **Your** vision is potentially dangerous – for **You**, other road users and pedestrians.

For prompt action if **Your** windscreen, window or sunroof glass (other than glass roof panels) is damaged, simply call **Our** approved windscreen specialists to arrange repair or replacement. Please be aware that should **You** use a different windscreen specialist, a limit of £150 will apply. **You** will need to pay an **Excess** of £75 if the windscreen, window or sunroof glass is replaced, but

no **Excess** applies if the windscreen, window or sunroof glass can be repaired. The **Excess** will be deducted after the application of any relevant monetary limit specified in **Your** Policy Details under 'Limits'.

For windscreen repair or replacement, call
0800 587 6887
Lines open 24 hours a day, 7 days a week.

Our accident recovery service

If the **Insured Vehicle** is immobile or unsafe to drive due to insured loss or damage, call the Co-op Young Driver Insurance emergency helpline.

We will arrange for the recovery of the **Insured Vehicle** to a suitable repairer (usually one of **Our** approved repairers near to **Your Home** or destination) or, at **Your** request, to **Your Home**, if nearer.

If the repairer cannot accept the vehicle at the time of recovery, it will be stored for up to 48 hours.

The driver and up to four passengers will be taken, in one journey, to **Your Home** or to the planned destination. Alternatively, **We** will arrange and pay for either:

- (i) one night's accommodation (bed and breakfast only) subject to a maximum cost of £80 per person, or
- (ii) a temporary hire vehicle up to 1100cc for a maximum of 24 hours.

Note: **We** will choose the most appropriate option.

The service also operates in those countries listed under the Geographical Limits specified in the General exclusions of this Policy for the period shown in the Policy Details against 'Foreign use'.

If the **Insured Vehicle** is immobilised in Europe and cannot be repaired in time for **Your** return home, or stolen and not recovered until after **Your** return home, **We'll** bring the driver, vehicle and up to four passengers back to the UK.

We will also arrange and pay for, at **Our** option, either:

- (i) the return of the **Insured Vehicle** to **Your Home** or a suitable repairer in the UK, or
- (ii) a single ticket by rail and/or sea, or by air if travel by train and/or boat exceeds 12 hours, for **You** or **Your** nominated driver to travel from the UK to collect the **Insured Vehicle** once it has been repaired or found.

If applicable, **We** will arrange and pay for the storage of the **Insured Vehicle** pending its repair, repatriation or scrapping.

We will not pay more than £100 for storage.

Where the estimated repatriation cost exceeds the United Kingdom market value of the **Insured Vehicle**, **We** will not pay more than the cost of scrapping the **Insured Vehicle** and any customs duty imposed.

Please note that the onward transportation of any animal in the **Insured Vehicle** will be at **Our** discretion and entirely at **Your** own risk.

For accident recovery, call
0345 999 8888
or **0044 345 999 8888** from outside UK)
Lines open 24 hours a day, 7 days a week.

Summary of cover

Significant features and benefits

The table below shows the significant features and benefits of **Your** policy

Liability for Injury to third parties (including passengers)
Liability for damage to property (limit £20,000,000 any one accident)
Liability of passengers to other parties
Legal costs incurred with Our consent (limit £5,000,000 any one accident for property damage)
Loss of or damage to the Insured Vehicle as a result of fire or theft
Accidental damage to the Insured Vehicle (including its accessories)
Personal accident benefit of £5,000 for You and/or Your spouse or civil partner for death or certain disabilities
Medical expenses – up to £200 for each occupant of the Insured Vehicle
Loss of or damage to personal effects – up to £100 for any one occurrence
Replacement of child car seats following their loss or damage or following impact damage to the Insured Vehicle
Accident recovery service (subject to certain limitations)
Foreign use – up to eight days cover in any EU and certain other associated countries during the policy year
The maximum No Claim Discount entitlement is nine years for a new policy

Summary of cover – continued

Significant and unusual exclusions and limitations

Your policy does not cover **You** in some situations. Each section of **Your** policy contains exclusions that apply to that section and the General exclusions section contains exclusions that apply to the whole of **Your** policy. The table below shows the significant and unusual exclusions and limitations that apply to **Your** policy.

A new motor policy will not normally be issued to any person aged over 75.	
An Excess of £150 applies to each claim (except for liability claims and certain windscreen claims). (See Claims settlement provisions [Section B: Insured Vehicle – loss or damage and Section C: Insured Vehicle – fire or theft])	
An additional Excess , as specified below, applies where the driver or person in charge is aged:	
(i) Under 21 years	£300
(ii) 21-24 years	£200
(iii) 25 years or over and has not held a full driving licence for one year or longer	£150
(See Claims settlement provisions [Section B: Insured Vehicle – loss or damage])	
A range of voluntary Excesses (£50, £100, £150, £200, £250, £300 or £350), which will apply in addition to the above Excesses , are available for a reduced premium. (See Claims settlement provisions [Section B: Insured Vehicle – loss or damage])	
A limit of £150 applies to claims for damage to windscreen, window or sunroof glass (other than glass roof panels) if You do not use one of Our approved windscreen specialists to undertake the repair or replacement. (See Claims settlement provisions [Section B: Insured Vehicle – loss or damage and Section C: Insured Vehicle – fire or theft])	
A limit of £500 applies to loss of or damage to electronic equipment permanently fitted to the Insured Vehicle post-manufacture. (See Section B: Insured Vehicle – loss or damage and Section C: Insured Vehicle – fire or theft)	
Third party cover whilst You are driving another vehicle is not available. (See Section A: Third party liability)	
If any part or accessory of the Insured Vehicle is not available, the most We will pay will be the cost shown in the manufacturer's last UK price list (plus the reasonable fitting costs). We may make a monetary payment on this basis if such a part cannot be obtained. If the Insured Vehicle is three years old or more, or if it has been imported, We may decide to repair it with parts which have not been made by Your vehicle's manufacturer but are of a similar standard. (See Conditions)	
Loss or damage caused by theft will not be covered if You leave the ignition keys in or on the Insured Vehicle whilst it is unoccupied. (See Section C: Insured Vehicle – fire or theft)	
Loss or damage caused by theft will not be covered if the Insured Vehicle is driven or used without Your permission by any member of Your family or household, unless the person is reported to the police for taking the Insured Vehicle without Your consent. (See Section C: Insured Vehicle – fire or theft)	



Young Driver Insurance Policy

We agree with **You** that, subject to the General exclusions, Conditions and Claims settlement provisions of this Policy and payment by **You** of the required premium, **We** will provide the insurance set out in the Policy sections in respect of events occurring during the Period of Insurance shown in the Policy Details and any further period for which **We** may accept a renewal premium.

The Policy, the Policy Details, Our Terms of Business and the Certificate of Motor Insurance ('Certificate') are to be read together as one document.

This Policy is subject to the law applicable to **Your** place of residence (or in the case of a business, to the place where the principal office is situated) in the United Kingdom, the Isle of Man or the Channel Islands.

Any terms and conditions of **Your** policy will be supplied in English and **We** will communicate with **You** in English.

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Signed for and on behalf of the Insurers by:

A handwritten signature in black ink, appearing to read 'Gary Humphreys', written over a horizontal line.

Gary Humphreys
Markerstudy Insurance Services Limited

Markerstudy Insurance Services Limited is registered in England and Wales (No. 2135730) and authorised and regulated by the Financial Conduct Authority (No. 475572).

Registered office 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB

Definition of terms

Each of the following words and expressions is given a specific meaning which applies wherever it appears in **bold type** in this Policy.

Excess: means the amount **You** must contribute towards any claim. **We** will deduct that amount from the amount payable in respect of the claim, after the application of any relevant monetary limits specified in this Policy. Details of the **Excesses** applicable are included in **Your** Policy Details.

Injury: means bodily **injury** and includes death.

Insured Vehicle: means the motor vehicle (and/or its accessories) specified in **Your** current Policy Details or Certificate.

Mobile App: means Young Driver mobile application provided by ThingCo and activated on a smartphone which enables **You** to review **Your** driving scores and communications received relating to **Your** driving.

Road Traffic Acts: means the compulsory motor insurance provisions of any road traffic laws; being any acts, laws or regulations which govern the driving or use of any motor vehicle in the United Kingdom, the Isle of Man or the Channel Islands.

Smartbox: means electronic equipment (including connections and related wiring) which records and transmits vehicle usage data to **Us** and is fitted to the **Insured Vehicle by You**.

Telematics Device: means **Smartbox**.

We, Us and Our: means Markerstudy Insurance Services Limited acting on behalf of the insurer, or under its trading agreement with Co-op Insurance.

Co-op Young Driver Insurance policies are administered on behalf of the insurer as specified in the certificate of motor insurance by Markerstudy Insurance Services Limited (part of the Markerstudy Group of companies). Co-op Insurance and the Co-op logo are registered trademarks of Co-operative Group Limited or its affiliates and are used under licence by Markerstudy Insurance Services Limited.

You and Your: means the policyholder named in the Policy Details and Certificate

Your Home: means **Your** address as noted in **Our** records.

Claims settlement provisions

The following is an overview of any conditions applying to claims for each Section of the Policy. Details of **What is Insured** and **What is not Insured** for each Section follows from page 14.

Section A: Third party liability

We will settle a claim for damages and claimants' costs and expenses by payment on the basis of the liability incurred, subject to any monetary limit specified in Section A.

Section B: Insured Vehicle – loss or damage and Section C: Insured Vehicle – fire or theft

1. Subject to Provision 6, **We** will settle a claim for loss of or damage to the **Insured Vehicle**. At **Our** option, **We** will either pay the reasonable cost of repair, arrange for the **Insured Vehicle** to be repaired or will make a payment in settlement of not more than the market value. If **We** settle a claim by paying **You** the market value, the **Insured Vehicle** will then become **Our** property.
2. For the purpose of any claim settlement, repair as near as is reasonably practicable will be sufficient even though the former appearance or condition of the **Insured Vehicle** may not be precisely restored.
3. If the **Insured Vehicle** is the subject of a hire purchase or leasing agreement, any payment in settlement will be made to the hire purchase or leasing company. If the amount owed to the company is less than the payment in settlement, the balance will be paid to **You**.
4. A standard **Excess** of £150 will apply to each claim. Where, however, the claim is for damaged windscreen, window or sunroof glass (other than glass roof panels) only, the **Excess** will be:
 - (i) £75 if the windscreen, window or sunroof glass is replaced
 - (ii) nil if the damage is repaired.

5. A limit of £150 applies to claims for damage to windscreen, window or sunroof glass (other than glass roof panels) of the **Insured Vehicle** if **You** do not use one of **Our** approved windscreen specialists to undertake the repair or replacement.
6. If, within 12 months of its registration as new in **Your** name, the **Insured Vehicle** is stolen and not recovered or suffers damage and **We** agree that the cost of the repair will exceed 60% of the manufacturer's United Kingdom list price (including taxes) current at the time of the damage, **We** will, with **Your** agreement, replace it with a new vehicle of the same make, model and specification, subject to availability.

If a similar vehicle is not available **We** will replace it with the nearest equivalent model. Replacement will be made only at **Your** request and with the consent of any other interested parties known to **Us**. The **Insured Vehicle** will then become **Our** property.

Note: This Provision applies only where the **Insured Vehicle** is replaced by **Us** as specified above. If the **Insured Vehicle** is not replaced by **Us** as specified, settlement will be in accordance with Provisions 1-3.

Section B: Insured Vehicle – loss or damage

An **Excess** as specified below will apply to each claim in addition to the standard **Excess** referred to in Provision 4

- (i) The Voluntary **Excess** specified in the Policy Details under 'Excesses' and, in addition,
- (ii) the amount(s) specified below whilst the **Insured Vehicle** is being driven by, or is in the care of, anyone:

(a) aged under 21 years	£300
(b) aged 21-24 years	£200
(c) aged 25 years or over and has not held a full driving licence for one year or longer	£150

The amounts specified in (i) and (ii) above will not apply to a claim for damage to windscreen, window or sunroof glass only and any resultant scratched bodywork.

Claims settlement provisions - continued

Section D: Personal accident benefits

We will settle a claim for benefits under this Section by payment under one only of the outcomes (i) to (iv) listed at Section D of this Policy, to each person insured in respect of all injuries sustained by them arising out of one accident.

Section E: Personal effects

1. **We** will settle a claim for

- (i) loss of or damage to
 - (a) personal effects other than child car seats
 - (b) electronic equipment not permanently fitted to the **Insured Vehicle**

by payment or, at **Our** option, by repair or replacement, on the basis of the cost of repair or replacement as new if an item is totally lost or destroyed, less an allowance for any depreciation and wear and tear.

We will not pay more than £100 in respect of any one event.

- (ii) loss or replacement of or damage to a child car seat by payment on the basis of the cost of replacement or, at **Our** option, by replacement with a new item of the same model and specification or the nearest equivalent model if a similar item is not available, provided **You** are able to supply a copy of the original purchase receipt for the car seat.

The replaced item will then become **Our** property.

- 2. For the purpose of any claim settlement, repair or replacement as near as is reasonably practicable will be sufficient, even though the former appearance or condition of the property may not be precisely restored.
- 3. **We** will not be liable for the replacement of or work on any undamaged items or remaining parts solely because they form part of a set, group or collection of articles of a similar nature, colour, pattern or design.

Section F: Medical expenses

We will settle a claim for medical expenses by payment of the expenses incurred, subject to a limit of £200 for each injured person.

Each section is subject to General exclusions and Conditions as detailed on pages 20–23 and is operative only if specified as operative in the Policy Details.

Section A: Third party liability

What is Insured

1. Legal liability for damages and claimants' costs and expenses incurred by
 - (i) **You**
 - (ii) anyone driving with **Your** permission who is allowed to do so by **Your** current Certificate
 - (iii) anyone (other than the driver) using the **Insured Vehicle** with **Your** permission for social, domestic or pleasure purposes
 - (iv) any passenger, or
 - (v) the employer of anyone insured under this Section

in respect of **Injury** to any person or loss of or damage to property arising from any accident involving the **Insured Vehicle** or any trailer attached to it.

We will not pay more than £20,000,000 for loss of or damage to property in respect of all events arising from any one cause.

2. Costs and expenses incurred with **Our** consent including the cost of
 - (i) representation at any Coroner's Court, Fatal Accident Inquiry or Court of Summary Jurisdiction, and
 - (ii) defending proceedings arising from any death in connection with any event which may be insured under this Section.

We will not pay more than £5,000,000 for costs and expenses relating to loss of or damage to property in respect of all events arising from any one cause.

3. Emergency treatment fees as required by the **Road Traffic Acts** following an accident insured under this Policy. Payments under this subsection will not affect **Your** no claim discount.

What is not Insured

- Any claim in respect of
- (a) **Injury** to an employee arising out of and in the course of employment by anyone insured under this Section except as is necessary to comply with the **Road Traffic Acts**
 - (b) loss of or damage to the **Insured Vehicle** or any property owned by or in the care of anyone insured under this Section
 - (c) **Injury** to any person or loss of or damage to property
 - (i) arising from the use of any motor vehicle insured under this Policy in any part of an airport or airfield to which the public does not have free vehicular access, or
 - (ii) whilst **You** are driving any motor vehicle other than the **Insured Vehicle**.

Each section is subject to General exclusions and Conditions as detailed on pages 20–23 and is operative only if specified as operative in the Policy Details.

Section A: Third party liability – continued

What is Insured

If liabilities are incurred by more than one person, the insurance will apply to the aggregate amount and in priority to **You**.

Note – compulsory motor insurance laws

We will provide the compulsory minimum insurance for motor vehicles required in any country, which is a member of the European Union or which has satisfied the Commission of the E.U. that its arrangements meet the requirements of Article 8 of E.C. Directive 2009/103/EC relating to the insurance of civil liabilities arising from using a motor vehicle.

If, under the law of any country, **We** must make a payment for which **We** would not otherwise have been liable, **We** will require **You** to refund the amount paid.

What is not Insured

Each section is subject to General exclusions and Conditions as detailed on pages 20–23 and is operative only if specified as operative in the Policy Details.

Section B: Insured Vehicle – loss or damage

What is Insured

1. Loss of or damage to the **Insured Vehicle**.
We will not pay more than £500 in respect of any one event for loss of or damage to electronic equipment permanently fitted to the **Insured Vehicle** post-manufacture.
2. The reasonable cost of removing the **Insured Vehicle** to the nearest repairer and returning it after repair to **Your Home**.

What is not Insured

- (a) Loss or damage as set out in Section C.
- (b) Loss of use, depreciation (including loss of value following repair), wear and tear or mechanical, electrical, electronic or computer failure or breakdown.
- (c) Loss or damage resulting from riot or civil commotion outside Great Britain, the Isle of Man and the Channel Islands.
- (d) Damage to tyres by punctures, cuts or bursts.
- (e) Loss or damage to electronic equipment unless permanently fitted to the **Insured Vehicle** or removable for security purposes from a housing unit permanently fitted to the **Insured Vehicle**.
- (f) Loss or damage resulting from fraud or deception.

Each section is subject to General exclusions and Conditions as detailed on pages 20–23 and is operative only if specified as operative in the Policy Details.

Section C: Insured Vehicle – fire or theft

What is Insured

1. Loss of or damage to the **Insured Vehicle** resulting from
 - (i) fire, explosion or lightning, or
 - (ii) theft (to include taking without lawful authority) or attempted theft.

We will not pay more than £500 in respect of any one event for loss of or damage to electronic equipment permanently fitted to the **Insured Vehicle** post-manufacture.

2. The reasonable cost of removing the **Insured Vehicle** to the nearest repairer and returning it after repair to **Your Home**.

What is not Insured

- (a) Loss of use, depreciation (including loss of value following repair), wear and tear or mechanical, electrical, electronic or computer failure or breakdown.
- (b) Loss or damage resulting from riot or civil commotion outside Great Britain, the Isle of Man and the Channel Islands.
- (c) Loss or damage caused by theft or attempted theft if the ignition keys or other removable ignition control device required to start the **Insured Vehicle** are left in or on the **Insured Vehicle** whilst it is unoccupied.
- (d) Loss of or damage to the **Insured Vehicle** if, at the time of the incident, the **Insured Vehicle** is being driven or used without **Your** permission by any member of **Your** family or household, unless the person is reported to the Police for taking the **Insured Vehicle** without **Your** consent.
- (e) Loss of or damage to electronic equipment unless permanently fitted to the **Insured Vehicle** or removable for security purposes from a housing unit permanently fitted to the **Insured Vehicle**.
- (f) Loss or damage resulting from fraud or deception.

Each section is subject to General exclusions and Conditions as detailed on pages 20–23 and is operative only if specified as operative in the Policy Details.

Section D: Personal accident benefits

What is Insured

Benefit as set out below.

If **You** or **Your** spouse or civil partner suffer accidental **Injury** in connection with the **Insured Vehicle** or whilst in any other motor car **We** will pay to the injured person £5,000 if within 12 months that **Injury** alone causes one of the following outcomes

- (i) death
- (ii) complete and permanent loss of the sight of an eye
- (iii) complete and permanent loss of the use of a hand or foot, or
- (iv) permanent total disablement from attending to any business or occupation.

We will not pay more than £5,000 for **Injury** to any one person and **We** will not pay for **Injury** to any one person under more than one motor insurance policy.

What is not Insured

Each section is subject to General exclusions and Conditions as detailed on pages 20–23 and is operative only if specified as operative in the Policy Details.

Section E: Personal effects

What is Insured

- 1) Loss of or damage to
 - (i) personal effects
 - (ii) child car seats
 - (iii) electronic equipment not permanently fitted to the **Insured Vehicle**whilst in or on the **Insured Vehicle**.
- 2) The cost of replacing a child car seat fitted in the **Insured Vehicle** following an accident resulting in impact damage to the **Insured Vehicle**.

Other than in respect of a child car seat, **We** will not pay more than £100 in respect of any one event.

What is not Insured

- (a) Loss of coins and banknotes, postal orders, postage stamps, National Savings stamps and certificates, premium bonds, cheques, travellers cheques, luncheon vouchers, gift vouchers, trading stamps or travel tickets.
- (b) Loss or damage resulting from fraud or deception.

Section F: Medical expenses

What is Insured

Medical expenses incurred by each person who is accidentally injured whilst in the **Insured Vehicle**.

We will not pay more than £200 for each injured person.

What is not Insured

General exclusions

1. Driving and Use:

This Policy does not insure any damage, loss, **Injury**, liability or assistance where to **Your** knowledge or that of the person claiming under this Policy, the **Insured Vehicle** is

- (i) being driven by, or in the charge of, anyone who is not allowed to drive by **Your** current Certificate, or
- (ii) being used outside the Limitations as to Use in **Your** current Certificate, or
- (iii) being driven by, or in the charge of, anyone who does not hold or comply with the conditions of a valid licence to drive the **Insured Vehicle** in the country in which the incident occurred

except that

- (a) the provision regarding a licence to drive will not operate when a licence is not required by law, and
- (b) any insurance provided under Section B will operate whilst the **Insured Vehicle** is in the care of a member of the motor trade for maintenance or repair or of a hotel, restaurant or commercial undertaking for parking.

2. Geographical Limits:

This Policy does not insure any damage, loss, **Injury** or liability arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands except as set out below and in Section A under the heading 'Third party liability – compulsory motor insurance laws' (see page 15).

The insurance provided by this Policy operates in the following countries for the period shown in the Policy Details against 'Foreign use':

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, the Faroe Islands, Finland, France, Germany, Gibraltar,

Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovak Republic, Slovenia, Spain, Sweden, Switzerland and Vatican State.

3. Contractual Liability:

This Policy does not insure any liability arising from a contract or agreement unless the liability would have existed without that contract or agreement.

4. War Risks:

This Policy does not insure any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

5. Nuclear Risks:

This Policy does not insure any damage, loss, **Injury**, liability, cost or expense directly or indirectly caused by or contributed to

- (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
- (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or its nuclear parts.

6. Third Party Rights:

A person, or company, who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

7. Terrorism:

This Policy does not insure loss, damage, liability, **Injury**, cost or expense of whatsoever nature directly or indirectly caused by, arising or resulting from or in connection with

General exclusions – continued

- (i) any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, and
- (ii) any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism

except as is necessary to comply with the **Road Traffic Acts**.

For the purposes of this exclusion Act(s) of Terrorism means

- (i) under Section A: Third party liability, an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological or similar purposes, including the intention to influence any government and/or to put the public, or any section of the public, in fear, and
- (ii) under all other Sections, acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government recognised by law or practice.

If **We** allege that any such loss, damage, liability, **Injury**, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon **You**.

In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

8. Drink or Drugs:

Except as is necessary to comply with the **Road Traffic Acts**, this policy does not insure any damage, loss, **Injury** or liability arising from an accident where **You** or any person allowed to drive by **Your** current Certificate

- (i) is found to have a higher level of alcohol or drugs in their body than is permitted by law, or
- (ii) fails to provide a sample of breath, blood or urine when required to do so, without lawful reason.

If **We** are required by law to make a payment for which **We** would not otherwise have been liable, **We** will require **You** or the driver to refund the amount paid.

9. Deliberate Acts:

Except as is necessary to comply with the **Road Traffic Acts**, this policy does not insure any damage, loss, **Injury** or liability arising from a deliberate or intentional act by **You** or any person allowed to drive by **Your** current Certificate.

If **We** are required by law to make a payment for which **We** would not otherwise have been liable, **We** will require **You** or the driver to refund the amount paid.

Conditions

1. Observance of terms and disclosure of information:

To be entitled to cover under this Policy **You** and any other person claiming under it must comply with all its terms and conditions as far as they can apply.

You must take reasonable care to make sure that the information relating to the **Insured Vehicle** and all drivers the policy covers is complete and correct (including who is the main driver of the **Insured Vehicle** and its registered keeper). If **We** discover that **You**, or someone acting for **You**, when responding to **Our** specific questions or assumptions, carelessly, recklessly or deliberately made a false statement or failed to take reasonable care in order to obtain insurance, gain more favourable terms or reduce the premium, **We** may reject **Your** claim or refuse to pay it in full, cancel **Your** policy or declare it void.

2. Precautions:

You must take all reasonable precautions to keep the **Insured Vehicle** in a proper state of repair and to reduce or remove the risk of damage, loss or **Injury**.

3. Notification:

You must report any accident or loss to **Us** as soon as reasonably possible, and if the **Insured Vehicle** has been stolen and is fitted with a **Smartbox**, **You** will need to confirm the Police Incident number (see the 'Theft' section on page 25). **You** must send any claim by a third party or notice of any proceedings to **Us** as soon as reasonably possible. **You** may give instructions for the repair to be started provided that **You** notify **Us** on the same day.

4. Conduct of claim:

Anyone claiming under this Policy must give **Us** any help which **We** may reasonably ask for in connection with the claim. **We** will be entitled to the full conduct and control of the defence or settlement of any claim from a third party and no admission of liability may be made without **Our** consent.

5. Other insurance:

If any other insurance covers the same damage, loss or liability **We** will pay only **Our** due share of any claim.

6. Cancellation:

(a) **We** or Co-op Insurance may cancel this Policy, including any optional extras, where there is a valid reason for doing so, by sending at least seven days' notice to **Your** last known address setting out the reason for cancellation. Wherever possible **You** will be given the opportunity to provide an acceptable solution before notice of cancellation is issued. Valid reasons for cancellation include, but are not restricted to:

- Non-payment of premiums or non-payment of any outstanding amount due under a credit agreement with **Us**, to finance the premium or part of it, where **We** have contacted **You** to request payment by a specific date.
- Serious failure to comply with Policy Conditions.
- Failure to provide information or documentation requested by **Us**, or failure to provide a satisfactory response to any reasonable request for assistance in administering the policy or dealing with any claim.
- Violent, aggressive, abusive or threatening behaviour towards **Our** staff, suppliers or representatives appointed by **Us**.
- Where the **Insured Vehicle** is consistently driven above the speed limit or it is driven at or above the speeds specified at the 'Policy cancellation due to speeding' section in Our Terms of Business.

Conditions – continued

If **We** cancel **Your** policy, where applicable **We** will return any premium paid, less a proportionate charge for the number of days for which cover has been provided. A cancellation fee as specified in Our Terms of Business may also apply.

- (b) **You** may cancel this Policy. Please see the 'Cancellation' section on page 31.
- (i) Any refund of premium will be calculated from the date **We** receive **Your** cancellation request, or a later date as specified by **You**, and will be the premium paid less a proportionate charge for the number of days for which cover has been provided. A cancellation fee as specified in Our Terms of Business will also apply.
 - (ii) If **You** choose to cancel this Policy within 14 days of the start of the policy or of being given access to the Policy documentation, whichever is the later, or within 14 days of any subsequent renewal date, **You** will be entitled to a refund of any premium paid, less a proportionate charge for the number of days for which cover has been provided, on condition that the Period of Insurance shown in the Policy Details is at least one calendar month. An administration fee as specified in Our Terms of Business will also apply.
 - (iii) No refund of premium is allowed and the full annual premium is payable if a claim has been reported or any incidents have arisen which could result in a claim under this Policy.

7. Parts and accessories:

If any part or accessory is not available, the most **We** will pay for that part will be the cost shown in the manufacturer's last UK price list (plus the reasonable fitting costs). **We** may make a monetary payment on this basis if such a part cannot be obtained. If the **Insured Vehicle** is three years old or more, or if it has been imported, **We** may decide to repair it with parts which have not been made by **Your** vehicle's manufacturer, but are of a similar standard.

8. Fraud:

If anyone makes a claim under this Policy knowing any part of it to be false or fraudulently exaggerated or if **We** suspect other financial crime in connection with **Your** policy, **We** will not pay the claim and **We** may cancel **Your** policy or declare it void from the date of the fraudulent act and cancel all other policies **You** have with **Us**. If **We** declare **Your** policy void on the grounds of fraudulent activity, whether or not a claim is involved, **We** will be entitled to keep any premium **You** have paid and recover the total amount of any fraudulent claims already paid under the policy, plus any recovery costs. **We** may also involve the relevant authorities to instigate criminal proceedings.

9. Documentation:

The documentation as specified in Our Terms of Business must be provided within 14 days of the policy commencement date. If it is not provided during this period, or the information differs from **Our** records, or it is not acceptable, this could result in an additional premium being charged or **We** may cancel the policy in accordance with the policy's cancellation condition (see Condition 6 – Cancellation on page 22).

Smartbox conditions

Installation:

It is a condition of this policy that **You** have a fully operational **Smartbox** placed within the **Insured Vehicle** at all times and the **Mobile App** downloaded on to the smartphone of all drivers on the policy.

The **Smartbox** will be posted to **You** and this must be fitted within **Your Insured Vehicle** within 14 days of **Your** policy commencement date, and within 14 days of any subsequent change of vehicle under the policy. If the **Smartbox** is not activated during this period **We** may cancel the policy in accordance with the policy's cancellation condition (see Condition 6 – Cancellation on page 22).

The initial cost of supplying the **Smartbox** is included in the new business premium. A fee, as specified in Our Terms of Business, will apply for supplying a further **Smartbox** in the event the original **Smartbox** is lost or damaged other than in respect of an incident covered by this policy.

Premium Adjustments and Safer Driving:

The data collected from the **Telematics Device** is used to assess the way in which the **Insured Vehicle** is driven (see the 'Telematics Device data' section on page 26) and the premium charged is adjusted every 90 days based on this assessment (see the 'Premium Adjustments' section of Our Terms of Business).

Where the **Insured Vehicle** is consistently driven above the speed limit or if it is driven at or above the speeds specified at the 'Policy cancellation due to speeding' section of Our Terms of Business, **We** may cancel the policy in accordance with the policy's cancellation condition (see Condition 6 – Cancellation on page 22).

Interruptions to the collection of data:

The collection and transmission of data by the **Telematics Device** and the provision of the Theft tracking facility where a **Smartbox** is fitted, may occasionally be impaired or interrupted by operational and/or atmospheric conditions, power failures, or other

causes, conditions or events beyond **Our** reasonable control or the capabilities of the **Telematics Device**. **We** will rectify any interruptions to the transmission of the data where it is possible for **Us** to do so.

If **We** suspect that the **Smartbox** is faulty **We** will contact **You** to replace the **Smartbox** free of charge. If, during the period that **Your** policy is in force, **You** suspect that the **Smartbox** is defective for any reason, **You** must notify **Us** as soon as possible so that **We** can replace the **Smartbox**.

We will not repair (or replace) any item which is part of the **Insured Vehicle** and which is used to enable the operation of the **Smartbox** and/or in conjunction with it (e.g. the vehicle battery) these items are **Your** responsibility to maintain in good working order.

Removal or replacement of the Smartbox:

If the policy is cancelled (or the **Insured Vehicle** is replaced) **We** will cease to collect data for insurance purposes within 14 days of cancellation or change of the **Insured Vehicle** (see the 'Telematics Device data' section on page 26). **We** will not be responsible for any damage to the **Insured Vehicle** caused by any attempt to remove or deactivate the **Smartbox** by **You** or anyone acting on **Your** behalf.

We reserve the right to replace the **Smartbox** at **Our** option and expense at any time with any other **Smartbox** providing **You** with at least the same functionality. This will enable **Us** to ensure the **Smartbox** is updated if there are technological changes or improvements. **We** will only exercise this right:

- (i) when replacing a defective **Smartbox**, or
- (ii) by providing **You** with at least 21 days' notice of **Our** intentions prior to **Your** policy renewal date and only then if the **Smartbox** is over three years old.

In the event of loss of or damage to the **Smartbox** as a result of an insured incident, **We** will pay for the repair or, at **Our** option, the replacement of the **Smartbox**, subject to the terms and conditions of this Policy.

Smartbox conditions – continued

Tampering with the Smartbox:

The **Smartbox** is the property of the Markerstudy Group. **You**, or any person acting on **Your** behalf, must not tamper with, dismantle, or attempt to remove any part of the **Smartbox** or tamper with the GPS/GSM signal that is emitted from the **Smartbox**.

The **Smartbox** has tamper controls and attack safeguards which will trigger the intelligent alert system in the event of any unauthorised tampering with the **Smartbox**. An investigation will be initiated and

If following an investigation **You**, or anyone acting on **Your** behalf, is found to have tampered with the **Smartbox**, **Your** policy may be cancelled (see Condition 6 – Cancellation on page 22) and **You** will be required to pay for any reasonable costs **We** have incurred including replacing the defective **Smartbox** or parts thereof. Any damage or loss caused by any form of tampering or non-permitted interaction with the **Smartbox** is not covered by this Policy.

Smartbox Theft tracking

The **Smartbox** has GPS/GSM tracking functionality. If the **Insured Vehicle** is stolen **You** must:

- (i) report the theft to the Police and obtain a Police Incident number
- (ii) contact **Our** claims helpline on **0345 999 8888** to report the claim (lines open 24 hours a day, 7 days a week).

If the Police recover the **Insured Vehicle** they may take it to a secure compound for further investigation and **You** may be required to pay Police recovery and storage charges. Please obtain a receipt for any such payments and submit as part of **Your** claim.

Mileage

Your policy only provides cover for the number of miles purchased by **You** when **You** took **Your** insurance out. The **Smartbox** device in the **Insured Vehicle** is used to record the number of miles driven by **Your** vehicle and **You** will be able to monitor the miles **You** have driven via the **Mobile App**.

If **You** are likely to exceed the mileage declared by **You** during the current annual period of insurance **You** will be contacted by **Us** and offered one of the following options:

1. **You** may purchase top up miles for an additional premium. The premium quoted for the extra top up miles may reflect where, when and how **You** have been driving.
2. **You** may leave **Your** vehicle parked for the remainder of the current period of insurance or until such time as **You** do top up **Your** mileage.

Your failure to agree to one of the options detailed above within 7 days of **Your** mileage allocation being exceeded will result in the cancellation of cover (see Condition 6 – Cancellation on page 22).

Telematics Device data

Use of the Telematics Device data:

It is very important that **You** read this Section so that **You** understand how **We** use the information collected by the Telematics Device. By proceeding with the application for insurance, **You** are consenting to this use of the Telematics Device data.

You must show this notice to any named driver on Your policy and any other person who drives the Insured Vehicle.

If **You sell the Insured Vehicle, **You** must remove the Smartbox fitted and that data may continue to be collected for up to 14 days after **You** have cancelled the policy or replaced the Insured Vehicle without removing the Smartbox.**

You should also read the separate "Co-op Car or Home Insurance – Privacy Notice" which contains important information relating to the details that **You provide **Us** with during the application process or if **You** have a subsequent claim.**

What data is captured by the Telematics Device?

For the purposes of providing **You** with this Policy, a **Smartbox** will be fitted to the **Insured Vehicle** to record information about driving behaviour. **We, Our** appointed agents and/or service partners, will process this information securely.

From the date of installation of the **Smartbox** **We** will use the **Telematics Device** to capture data from the **Insured Vehicle** including time, date, location, distance travelled, speed of vehicle, acceleration and deceleration and time spent idle. An electronic data feed will translate the GPS co-ordinates from the **Telematics Device** into a specific location which will provide detail regarding road type, road surface and speed limit of the road **You** are driving on at any specific time.

This information will be used to build up a profile of how, where and when the **Insured Vehicle** is driven.

To administer **Your** policy, **We** may transfer **Your**

information to **Our** agents or subcontractors who may provide a service to **Us** in another country outside the European Economic Area.

If **We** do, **We** will ensure that they agree to treat **Your** information with the same level of protection as **Us**.

How will **We** use the Telematics Device data?

We will have the right to use the **Telematics Device** data for the purpose of providing **You** with **Your** policy and ensuring that **You** are paying a premium that is reflective of the driving performance of the **Insured Vehicle**. **Your** information, including the **Telematics Device** data, will be used for the following purposes:

- To amend **Your** insurance premium based on actual driving performance measured against the four key indicators as described in Our Terms of Business or cancelling **Your** policy for unsafe driving based on the data provided.
- Where a claim is made under **Your** policy, to help provide further clarification as to the circumstances of the claim.
- To provide **You** with the theft tracking service, where a **Smartbox** is fitted, or any other additional service requiring use of the **Telematics Device** that **We** may offer **You** and **You** may agree to take up during the Period of Insurance shown in the Policy Details.
- To help **Us** to understand safe driving behaviours which **We** will use to develop underwriting of this product and to inform **Our** development of similar products.

We will disclose information collected by the **Telematics Device** in the following circumstances:

- Where **You** have provided **Your** agreement.
- To **Our** agents and subcontractors for operational reasons.
- If **We** are required by law to disclose the information, such as to **Our** regulators or if **We** are issued with a court order.

For Your information

No Claim Discount (NCD)

We offer a scale of discounts to policyholders who remain claim free. After each claim-free policy year, **You** will move one step up the NCD scale until **You** reach the maximum NCD level. Should **You** make a claim (other than for damage to the windscreen, window or sunroof glass only), **You** may lose some or all of **Your** NCD at the next renewal date (unless **You** have opted to protect **Your** NCD).

Any NCD earned can only be used on one policy at a time, it cannot be shared across two policies. If the policy is cancelled before the end of the policy year, no NCD will be earned for that year.

Protected Discount

If **You** have earned five years' NCD or more and there has not been more than one claim in the last three years, **You** may qualify for **Our** Protected NCD option. With this option, in return for an extra premium, **You** can protect the number of claim-free years **You've** earned and the associated NCD (not the amount of the premium). The protection remains in place provided that there have been no more than two claims in the last three years (including claims with a previous insurer). Three claims will result in the protection being withdrawn at renewal. Four or more claims will also result in a reduction in NCD.

Please note that if any claim is made during the current period of insurance, the NCD will not increase at the next renewal.

Named Driver Discount

As a new proposer **You** may be entitled to **Our** Named Driver Discount if **You** are aged 20 or over and **You** meet the criteria detailed below. Please note that this Discount can only be used under **Your** Co-op Young Driver Insurance Policy and cannot be transferred to another insurer.

You may be entitled to a Discount of up to 3 years provided that:

- (i) **You** are, or have been within the last 12 months, a named driver on another Co-op Insurance motor car

policy for a continuous period of at least 12 months

- (ii) **You** have not had an accident or loss resulting in a claim under that Co-op Insurance motor car policy for the period for which the Discount is being claimed, up to:
 - (a) the date **You** ceased to drive under that policy, or
 - (b) if **You** are still a named driver, up to the commencement date of the new policy
- (iii) **You** have not had an accident or loss resulting in a claim under any other motor policy, for the period for which the Discount is being claimed, up to the commencement date of the new policy
- (iv) no driver under the new policy has been convicted of a motoring offence in the last four years or has a prosecution pending. Parking offences or a single speeding offence per driver will be ignored.

You can only begin earning Named Driver Discount from age 19.

The following shows the Discount **You** could be entitled to:

- Proposer aged 20 or over and one continuous claim-free year under another Co-op Insurance motor car policy – 1 year NCD
- Proposer aged 21 or over and two continuous claim-free years under another Co-op Insurance motor car policy – 2 years NCD
- Proposer aged 22 or over and three or more continuous claim-free years under another Co-op Insurance motor car policy – 3 years NCD.

Please note that Named Driver Discount cannot be used in conjunction with any other Introductory Discount and can only be used under one policy at a time, it cannot be shared across two policies.

Renewal documentation will only show the amount of NCD the named driver has earned on their own policy.

For Your information – continued

Foreign use

This Policy operates in those countries listed under the Geographical Limits specified in the General exclusions of this policy for the period shown in the Policy Details against 'Foreign use', and also provides cover to meet the compulsory motor insurance laws (see page 15).

An International Motor Insurance Card (Green Card) is not required by law for the vehicle to be used in the countries listed.

This policy is not valid in any country not listed under the Geographical Limits.

The reverse of **Your** Certificate contains a note repeated in French, German, Italian and Spanish, explaining its validity as evidence of a motor insurance policy which is operative in any European Union or associated country.

If **Your** vehicle is stolen, damaged or involved in an accident in any country listed under the Geographical Limits, please call **0044 345 999 8888**.

Renewing your policy

We will send **You** a renewal invitation at least three weeks before **Your** renewal date outlining the terms and conditions under which **Your** policy may be renewed for the next 12 months, the premium required and any changes to **Your** insurance cover. **Your** renewal invitation and premium will be based on the information **We** currently hold, **Your** credit score at the time of renewal, and the cover **You** have previously selected, including any optional extras. Please contact **Us** at least seven days before the renewal date if any of these details have changed or if **You** wish to make any changes to **Your** policy.

(i) Where **Your** premium is paid annually by debit/credit card **You** must contact **Us** before the renewal date to arrange payment or set up a monthly Direct Debit. It is recommended that **You** contact **Us** at least seven days before **Your** renewal date so that **We** can issue **You** with **Your** new Certificate of Motor Insurance before **Your** cover runs out.

(ii) Where **You** pay under a credit agreement with **Us** by monthly Direct Debit, to ensure that there is no interruption in **Your** insurance cover, **We** will automatically renew **Your** policy. Monthly repayments will continue to be taken from the account details **We** hold, starting from **Your** renewal date. If **You** do not wish to renew **Your** policy please contact **Us** before **Your** renewal date.

If **You** have paid **Your** renewal premium but then decide to cancel **Your** policy, provided that **You** tell **Us** before **Your** renewal date, **We** will refund what **You** have paid in full. If **You** cancel within 14 days of **Your** renewal date **You** will be entitled to a refund of any premium paid, less a proportionate charge for the number of days for which cover has been provided.

We reserve the right not to invite renewal of the policy and in such circumstances **We** will notify **You** in writing at least three weeks before **Your** renewal date.

To pay **Your** annual renewal premium or for renewal enquiries please contact **Us** on **0333 009 6702**.

Car sharing

Accepting money as part of a car sharing arrangement for social or similar purposes will not be considered as carrying passengers for hire (or the use of the vehicle for hiring) provided that:

- (i) the vehicle is not constructed or adapted to carry more than eight passengers (excluding the driver)
- (ii) the passengers are not being carried in the course of a business of carrying passengers
- (iii) the total contributions received for the journey concerned do not involve an element of profit.

This does not apply in the Isle of Man or the Channel Islands. If **You** are in any doubt whether a car sharing arrangement is covered by the terms of **Your** policy, **You** should contact **Us** for advice on **0333 009 6702**.

For your information – continued

Volunteer driving

We recognise that many of **Our** policyholders want to help their local communities through volunteer driving and **We** have, therefore, made the following commitment.

Undertaking volunteer driving, that is, using the **Insured Vehicle** in connection with, or for the benefit of, charities, voluntary organisations, clubs or societies, will not be considered as business use, provided any payment received does not exceed the HMRC mileage rates in force at that time. Vehicles used for hire or reward or vehicles owned by, hired to or lent to the voluntary organisation are not covered by this commitment.

The commitment applies only to private cars and the annual mileage declared should include any volunteer driving.

Please note that Community First Responders and other 'Blue Light' volunteers are excluded from this volunteer driving commitment. Anyone wishing to volunteer their time for such services should contact **Us** on **0333 009 6702**.

At **Your** request, the use provided may be extended to include business use – an additional premium may apply in these circumstances.

Our service to you

What to do if you have a complaint

We are dedicated to delivering a first class level of service to all policyholders. However, **We** accept that things can occasionally go wrong and would encourage **You** to tell **Us** about any concerns **You** have so that **We** can take steps to make sure the service **You** receive meets **Your** expectations in the future.

If a dispute regarding Your policy or claim arises the following explains the procedures for resolving Your complaint:

For sales, service or administration complaints, please contact **Us** as follows:

The Quality Manager

Customer Service Department

Co-op Young Driver Insurance

The Connect Centre

Kingston Crescent

Portsmouth PO2 8QL

Tel: **0239 400 0032**

Email: **customerservice@driver.coop.co.uk**

For claims complaints, please contact **Us** as follows:

Customer Relations

PO Box 1172

Whitstable CT5 9DS

Email: **complaints@markerstudy.com**

When contacting **Us** please provide:

- A policy number and/or claim number.
- An outline of **Your** complaint.
- A contact telephone number.

We will make every effort to resolve **Your** complaint by the end of the third working day after receipt. If **We** cannot resolve **Your** complaint within this timeframe **We** will acknowledge **Your** complaint within five working days of receipt and do **Our** best to resolve the problem within four weeks by sending **You** a final response letter.

If **We** are unable to do so, **We** will write to advise **You** of progress and will endeavour to resolve **Your** complaint in full within the following four weeks.

If **We** are still unable to provide **You** with a final response at this stage, **We** will write to **You** explaining why and advise when **You** can expect a final response. At this point **You** may refer **Your** complaint to The Financial Ombudsman Service at the following address:

The Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London E14 9SR

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

What you should know

You may go directly to the Financial Ombudsman Service when **You** first make **Your** complaint, but the Ombudsman will only review **Your** complaint at this stage with **Our** consent. However, **We** are still required to follow the procedure stated above.

If **You** have received a final response but are dissatisfied, **You** have the right of referral to the Financial Ombudsman Service within six months of the date of **Your** final response letter. **You** may only refer to the Ombudsman beyond this time limit if **We** have provided **Our** consent. Whilst **We** are bound by the decision of the Financial Ombudsman Service, **You** are not.

Following the complaints procedure above does not affect **Your** right to take legal action.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which provides protection to customers of authorised financial services firms. The FSCS can pay compensation of:

- (a) 100% of a claim without any upper limit where the insurance is compulsory (e.g. third party motor insurance), or

Our service to you – continued

(b) 90% of a claim, without any upper limit, for other insurances if an authorised firm is unable, or likely to be unable, to pay claims against it. In general, this is when a firm becomes insolvent or has gone out of business.

Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme
P.O. Box 300
Mitcheldean GL17 1DY.

Telephone: **0800 678 1100** or **020 7741 4100**.

Cancellation

Important – You should read this carefully. Please also refer to ‘Condition 6 – Cancellation’ on page 22

You have the right to cancel **Your** policy. If **You** cancel **Your** policy within 14 days of

- (i) the commencement of the cover, or
- (ii) being given access to the policy documentation, or
- (iii) the renewal date

You will be entitled to a refund of any premium paid, less a proportionate charge for the number of days for which cover has been provided, on the condition that the Period of Insurance shown in the Policy Details is at least one calendar month. An administration fee as specified in Our Terms of Business will also apply.

A refund of premium is not allowed and the full annual premium is payable if a claim has been reported or any incidents have arisen which could result in a claim under this Policy.

If **You** wish to cancel **your** policy please contact **Us** on **0333 009 6702** or write to:

Customer Service Department
Co-op Young Driver Insurance
The Connect Centre
Kingston Crescent
Portsmouth PO2 8QL

- To be entitled to a refund of any premium paid, less a proportionate charge for the number of days for which cover has been provided, **You** must telephone or write to **Us** on or before the 14th day from the commencement of cover, or the 14th day of being given access to the policy documentation, or within 14 days of any subsequent renewal date, and the cancellation effective date requested must be within this 14 day period.
- If **You** cancel **Your** policy after this time, the refund will be the premium paid, less a proportionate charge for the number of days for which cover has been provided. A cancellation fee as specified in Our Terms of Business will also apply.

Please call 03457 46 46 46 if you would like to receive this information in an alternative format such as large print, audio or Braille.

Co-op Insurance is a trading name of Co-op Insurance Services Limited; registered in England and Wales with registration number 4390. Registered office: 1 Angel Square, Manchester, M60 0AG. Co-op Insurance Services Limited is authorised and regulated by the Financial Conduct Authority under register number 779364.

Co-op Young Driver Insurance policies are administered on behalf of the insurer by Markerstudy Insurance Services Limited (part of the Markerstudy Group of companies).

Markerstudy Insurance Services Limited is registered in England and Wales (No. 2135730) and authorised and regulated by the Financial Conduct Authority (No. 475572). Registered office 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB

Calls may be monitored or recorded for security and training purposes. Lines are open from 8am–8pm weekdays, and 9am–2pm Saturdays.