

## PRIVATE CAR LEARNER DRIVER INSURANCE POLICY SUMMARY

This is the Policy Summary only and does not contain the full terms, conditions and exceptions of the contract. The full terms, conditions and exceptions are contained in the Motor Insurance Policy and the accompanying Certificate of Motor Insurance and the accompanying Schedule and Endorsements will indicate the cover levels applicable.

### INSURANCE COMPANY

#### **Mulsanne Insurance Company Limited.**

The benefits of this policy are underwritten by Mulsanne Insurance Company Limited.

Mulsanne Insurance Company Limited is a private company limited by shares incorporated in Gibraltar and registered with the Registrar of Companies under company number 101673 with its registered office at PO Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar and licensed by the Gibraltar Financial Services Commission to carry on insurance business under the Financial Services (Insurance Companies) Act 1987.

**Authorised Co-insurers** – whose names can be supplied upon application.

The following companies act as administrators on behalf of Mulsanne Insurance Company Limited:

**Complete Cover Group Limited.** Registered in England and Wales: Company No: 03578103. Registered Address: Elmbrook House, 18-19 Station Road, Sunbury-on-Thames, Surrey, TW16 6SU. Authorised and regulated by the Financial Conduct Authority under Register Number: 309611.

**Hyperformance Limited.** Registered in England and Wales: Company No: 03758951. Registered Address: Elmbrook House, 18-19 Station Road, Sunbury-on-Thames, Surrey, TW16 6SU. Authorised and regulated by the Financial Conduct Authority under Register Number: 307711.

### TYPE OF INSURANCE

Private Car – Mulsanne Private Car

### DURATION OF CONTRACT

This contract is for twelve calendar months

### CANCELLATION RIGHTS (General Conditions of the Policy)

You have 14 days to decide whether to proceed with the purchase of the insurance contract, from the later of the day you took out the insurance contract or the day you receive the full terms of the insurance contract. If you cancel your policy within this period, we will charge a proportionate premium for the period we have been insuring you plus a £20 administration charge. Your insurance intermediary may also charge a fee sufficient to cover their costs.

Refer to your policy for full details of cancellation charges outside of this period.

### CLAIMS INFORMATION

In the event of a claim please telephone 0344 573 1229. For windscreen claims, telephone the Windscreen Helpline FREEPHONE 0800 032 3522.

### COMPLAINTS PROCEDURE

Mulsanne Insurance Company Limited aim to provide a standard of service that will leave no cause for complaint.

However if you are dissatisfied with the service we have provided please write to the Operations Manager, c/o Complete Cover Group Limited, 159a High Street, Hampton Hill, Middlesex, TW12 1NL, quoting your policy number or claim number and give us full details of your complaint.

Alternatively you may e-mail your complaint to [info@mulsanneinsurance.com](mailto:info@mulsanneinsurance.com) or contact the office on 0344 573 1241

We will endeavour to investigate your complaint fully and resolve immediately. If we cannot resolve your complaint by the next working day we will acknowledge your complaint within five working days of receipt, and do our best to resolve the problem within eight weeks by sending you a final response.

Should you remain dissatisfied having received your final response, you may be able to take your complaint to the Financial Ombudsman Service (FOS). Their address is The Financial Ombudsman Service, South Quay Plaza, Exchange Tower, London; E14 9SR. Their details can also be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Should you feel the need to complaint about the arrangement of your policy please contact your insurance agent in the first instance.

### COMPENSATION

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) should your insurer be unable to meet its liabilities. You can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk)

### POLICY COVER AVAILABLE

Refer to the 2<sup>nd</sup> Page for more information

SECTION NO	SECTION NAME/TITLE	POLICY COVER APPLICABLE	SIGNIFICANT FEATURES AND BENEFITS
1	Third Party Liability	Applies to all policy covers	Unlimited cover for death or bodily injury to a Third Party. Damage to property limited to £20,000,000 (not including £5,000,000 legal expenses/costs).
2	Fire and Theft cover	Comprehensive / Third Party Fire and Theft	Cover if your vehicle is lost or damaged as a result of fire, theft or attempted theft. Also up to £400 to replace locks if keys or locking devices are stolen. A policy excess will apply which is stated within your schedule.
3	Accidental Damage	Comprehensive	Cover if your vehicle is lost or damaged as a result of accidental damage. A policy excess will apply which is stated within your schedule.
4	Replacement Motor Vehicle	Comprehensive	Available if vehicle is less than 12 months old, and stolen and not recovered OR if damage exceeds 60% of the vehicle list price, then we will replace the vehicle with one of the same make, model and specification.
5	Windscreen Cover	Comprehensive	Unlimited cover if replacement/repair agreed with the authority of the Windscreen Helpline. If not cover limited to £75 (after deduction of the excess). Excess for replacement is £75. Excess for repair is £10.
6	Audio and/or Communications Equipment	Comprehensive / Third Party Fire and Theft	Comprehensive: Unlimited cover for manufacturers fitted equipment OR up to £500 for permanently fitted equipment installed after manufacture. Third Party Fire and Theft: up to £200 cover for permanently fitted equipment OR up to £200 for permanently fitted equipment installed after manufacture.
7	Personal Belongings	Comprehensive / Third Party Fire and Theft	Up to £100 paid for loss of or damage to personal belongings. Refer to the policy for items not covered and exclusions. Belongings must be kept in a locked boot if the vehicle is a convertible.
8	Personal Accident and Medical Expenses	Comprehensive	Personal Accident: Up to £2500 for death or bodily injury to you or your spouse due to an accident in the insured vehicle. Does not apply if under the influence of drink or drugs, or if a seatbelt is not worn at the time of the accident. Medical Expenses: Up to £150 per person if you or the driver are injured in an accident in the insured vehicle.
9	Courtesy Car	Comprehensive / Third Party Fire and Theft	Following a claim under section 2 (Fire and Theft) or Section 3 (Accidental Damage) a courtesy car may be provided whilst the insured vehicle is being repaired by an approved repairer, subject to the vehicle being repairable and the approved repairer having a car available to use.
10	Foreign Use	Applies to all policy covers	Minimum legal level of cover in EU countries and Andorra, Croatia, Iceland, Norway and Switzerland. We may agree to full policy cover in these countries subject to our approval and an additional premium being paid in advance. Travel to other countries is subject to our approval and additional premium or terms.

### SIGNIFICANT EXCLUSIONS OR LIMITATIONS

#### **Section 2 (Fire and Theft) & Section 3 (Accidental Damage):**

##### **Provisional Licence Terms:**

Your insurance does not cover any accident, injury, loss, damage or liability arising while your vehicle is covered by this insurance if the vehicle is being driven by you if you do not hold a valid Provisional Driving Licence or are breaking the conditions of your driving licence. In addition, it will not cover any accident, injury, loss, damage or liability arising while your vehicle is being driven by you after midnight of the day you pass your practical driving exam.

**Vehicle Theft** - Theft of your vehicle is not covered while nobody is in your vehicle, unless all the doors, windows and other openings are closed or locked, and your vehicle's keys and any door or ignition unlocking devices are removed and electronic or mechanical devices are set.

**Unauthorised Use** - No cover applies for any loss of or damage to your vehicle if at the time of the incident, it was being driven by or used by anybody not named on your certificate of motor insurance unless the person driving is reported to the police for taking your vehicle without your permission.

**Drink/Drugs** - Loss or damage to your vehicle is NOT covered if you or a named driver on the Certificate of Insurance was driving under the influence of drink or drugs or is convicted of an offence involving drink or drugs as a result of the accident.

**Incorrect Fuel** - Loss of or damage to your motor vehicle caused by an inappropriate type of fuel being used.

**Section 5 – Windscreen Cover** The maximum number of claims permitted within this section is TWO per policy period. Any further claim would be dealt with under the Accidental Damage section, subject to the policy excess and loss of No Claims Bonus.

**Section 9 Courtesy Car** You will not be entitled to a courtesy car if: Your vehicle has not been recovered after it has been stolen; We cannot repair your vehicle; The cost of repairing your vehicle is uneconomical or your policy does not cover the damage.

**General Exclusions** Policy cover does not apply if the vehicle is being driven in an unsafe, un-roadworthy or damaged condition, or where the vehicle does not have a valid Department of Transport test certificate (MOT) if one is required by law, or if driven whilst declared SORN (Statutory Off Road Notification).

**Racing and Deliberate Acts** This policy does not provide cover for any loss, damage, death or injury arising whilst your vehicle is being used in any rallies or as a result of racing formally or informally against another motorist; nor does it provide cover for any loss damage, death or injury intentionally caused by you or any driver insured to drive your vehicle and/or resulting from participation in any criminal act or offence. Refer to the policy for full details of all exclusions.

**Driving Other Cars** There is no provision for driving other cars on this policy unless otherwise stated on your certificate of motor insurance.

**LIMITATIONS TO THE USE OF YOUR VEHICLE** :The following is specifically excluded, and reference must be made to your Certificate of Insurance and Policy for all limitations to the Use of your vehicle:

- Use for hire and reward, racing, pacemaking, speed testing, competitions, rallies or trials;
- Use for any purpose in connection with the Motor Trade;
- Use to secure the release of a motor vehicle, other than the vehicle with the registration number stated on your Certificate, which has been seized by, or on behalf of, any government or public authority.

DOCUMENT REFERENCE: MI PVPOLSUM 15062017

