

# Your Car Insurance Policy Summary

*“Important information  
you need to know about  
your car insurance”*

**You're safe & secure with Castle Cover**

# Policy Summary

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

## Type of insurance and cover

Car insurance for private cars. This insurance provides cover for third party only, third party fire and theft or comprehensive. *Please refer to your policy schedule for your selected cover and to the choice of policy section of your policy if you have third party only or third party, fire and theft.*

## Conditions

You must do all you can to protect your car and keep it in a roadworthy condition. When leaving your car, personal belongings must be locked in the glove box or boot. You must also remove, if possible, your audio equipment and activate any security features.

*Failure to comply with these may jeopardise your claim or cover.*

## Significant features and benefits

### Part A: Loss and damage

- Replacement or repair of your car or spare parts if your car, accessories or spare parts are lost, stolen or damaged.
- New car replacement within the first 12 months of your purchase from new if the car is a total loss or stolen and not recovered.
- Replacement of broken windscreens or glass and repairs to bodywork caused by them breaking without loss of no-claims discount.
- Fitted audio and visual equipment covered up to £500.
- Medical expenses cover up to £250 for you, your driver or any passengers following an accident in your car.

### Part B: Liability to others

Your legal responsibility for:

- a) death or injury to other persons – UNLIMITED.
- b) damage to other persons property up to £20,000,000.

Legal fees and expenses if we provide our written permission. Emergency medical treatment.

### Part C: Foreign use

93 days' cover in any one year for travelling abroad. You must give us notification of the trip.

### Part D: Injury benefits

*Cover is subject to age restrictions, please see the policy wording for details.*

As a result of an accident involving your car:

- a) Death - £7,500 for you and any passengers.
- b) Loss of sight or limbs - £5,000 for you and your family members normally living with you.

### Part E: Personal belongings

Up to £100 for loss or damage to personal belongings carried in your car following an accident, fire, lightning, explosion. Cover is also provided under this section for loss or damage due to theft or attempted theft as long as the items are in a locked glove box or boot when the car is unoccupied.

### Car sharing

Cover when receiving payments towards the running costs for carrying passengers for social purposes.

### Car service cover

Cover whilst your car is in the custody or control of a motor garage for maintenance, repair, testing or servicing or at a hotel or restaurant where your car has been parked for you.

### Significant or unusual exclusions or limitations

The standard excesses and any additional amount you have agreed to pay will be shown within your policy wording or on the policy schedule.

### General exceptions

When the vehicle is being used on

- part of an aerodrome or airport used for aircraft taking off or landing,
- aircraft parking areas, including service roads,
- ground equipment parking areas, or
- any part of passenger terminal within the Customs examination area.

Earthquake, riot or civil commotion outside of England, Scotland, Wales, the Isle of Man or the Channel Islands, radioactive contamination, war risks, pollution and contamination.

### Exclusions under Part A: Loss and damage

- Loss of value after a repair, damage to tyres from braking, punctures and cuts, loss of your car by deception, return to legal owner, loss if

left unlocked or with the keys in the car and the cost of any hired alternative transport.

- Where your car is not to United Kingdom specifications and any part or accessory becomes unobtainable or out of stock in the United Kingdom, increased repair or replacement costs or storage of your car.

### Exclusions under Part B: Liability to others

Anyone driving your car that is disqualified from driving or has never held a driving licence.

Any loss or damage to property, legal liability, injury or other loss directly or indirectly caused by or contributed to, by or arising from terrorism.

### Exclusions under Part C: Foreign use

Any legal action taken against you outside the United Kingdom, unless it is a result of using your car in a country for which we have agreed to extend this insurance cover.

### Exclusions under Part E: Personal belongings

Theft of personal belongings unless contained within a locked boot or glove compartment while the car is unoccupied.

### Duration

This is an annually renewable policy.

### Law Applicable

This Insurance is governed by English Law.

### Cancelling your cover

If you cancel your policy within 14 days of receiving your policy documents and cover has not commenced you will be entitled to a full refund of any premiums paid. If the cover has commenced you will be charged for the time you have been insured, except where you have already made a claim under your policy, when no refund is due. You will also be charged a fee of up to £30 to cover the administrative cost of providing the policy.

If you cancel your policy after this 14 day period we will charge a percentage of the total premium paid, depending on when you cancel. If a claim has been made in the current period of insurance, no refund will be due.

If we cancel your policy we will give you 7 days written notice and we will retain an amount of your premium in proportion to the time you have been on cover. If a claim has been made in the current period of insurance, no refund will be due.

### Administration Fee

If you make any changes to your policy or cancel

it during the period of cover, you may incur an administration fee of up to £30.

### Non Payment of Premiums

If you pay by instalments and you fail to make a payment we will cancel your policy from the date the payment was due.

You will remain liable for the difference between the premium you owe and the amount you have actually paid. If you have made a claim against your policy you will be liable for the full premium.

### Car claim notification

To make a claim, contact our claims advisers on the Claims Notification number 01603 779286.

### How to complain

At Castle Cover, we pride ourselves on our customer service. However, should you have cause for complaint, please contact our Customer Services Manager on 01202 260800, or by writing to the Customer Services Manager, Merck House, Seldown Lane, Poole, Dorset BH15 1TW.

If you are not satisfied with the way your complaint has been dealt with, you should contact your insurer, the details of which will be shown on your policy schedule. The address of your insurer can be obtained from Castle Cover.

If you are dissatisfied with our response, you have the right to refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, or by telephoning 0845 080 1800.

### Financial Services Compensation Scheme

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS).

The level of compensation differs depending on the type of cover:

Compulsory insurance, (e.g. third party motor), is covered for 100% of the claim.

Non compulsory insurance, (e.g. home insurance), is covered for 90% of the claim.

Further information can be obtained from: Financial Services Compensation Scheme. 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Telephone 020 7892 7300 or e-mail, enquiries@fscs.org.uk.

# Motor Legal Expenses Summary

## Introduction

This is only a summary of the policy. The full terms and conditions of the cover can be found in the policy document. It is important that you read the policy carefully when you receive it.

Please note that this motor legal protection policy applies only whilst the associated motor insurance policy remains in force.

Claims must be reported within 180 days.

## Insurer

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited, is administered by Motorplus Limited (trading as MotorPlus and ULR) and is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited. Qdos Broker & Underwriting Services Limited, Motorplus Limited, UK Underwriting Limited and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

## Type of insurance and cover

Recovery of losses not covered by your motor insurance policy following loss of or damage to your vehicle.

## Significant features and benefits

### Legal Expenses Cover

This policy covers legal and professional fee, costs and expenses up to £100,000 in connection with pursuing civil legal proceedings in respect of any loss sustained by the insured person arising out of the insured event where such loss is not covered by the insured person's underlying motor insurance policy.

Typical Losses Include:

- Recovery of the cost of Repairs to your vehicle.
- Your death or injury.
- Policy Excess.
- The Hire of an alternative vehicle.
- Loss Of Earnings or Loss of Use.
- Towing & Recovery Charges
- Storage Charges
- Damage To Personal Property

### Helpline

We provide a 24 hour, seven days a week all year round motor helpline.

## Significant Exclusions or Limitations

Motorplus shall not be liable in respect of:

- The death of, or injuries or losses sustained by your passengers.

- Claims relating to a contract concerning your vehicle.
- Claims arising whilst your vehicle is being used by someone without valid motor insurance.
- Claims arising from any deliberate or criminal act or omission.
- Costs arising before Motorplus accept a claim in writing.
- The balance of costs over and above the figure Motorplus have previously agreed.
- Any claim reported by the Insured Person to Motorplus more than 180 days after the insured event.
- Any incident or matter arising prior to inception of this insurance.
- If the claim has no reasonable prospects of success.

## Cancellation Right

See 'Cancelling your cover' on page 3.

## Making a Claim

Call the Claims helpline on 01603 779 286.

Please quote the following policy reference: Castle Cover.

The following information will be required:

- Policy reference as above.
- Your name.
- Your address.
- The branch you have taken your policy through.
- The type of insured problem you are experiencing

## How to make a complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a Claim you should in the first instance contact the Chief Executive Officer of Motorplus Limited at the following:

Motorplus Limited, Kircam House, Whiffler Road  
NORWICH NR3 2AL

Tel: 01603 420000 Fax: 01603 420010

In the event you remain dissatisfied and wish to make a complaint you can do so by contacting UK Underwriting Limited. Please ensure your Policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity as a Micro-Enterprise, or a charity with an annual income of less than

£1million, or are a trustee of a trust with a net asset value of less than £1million. You may contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service, South Quay Plaza,  
183 Marsh Wall, London E14 9SR

Tel: 0845 080 1800 Fax: 0207 964 1001

Please note you have six months from the date of our final response in which to refer to your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

### Compensation scheme

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the Claim. For claims against insurers, the first £2,000 of an insurance claim is covered in full, plus 90% of the balance. As from 1st January 2010, this will change to 90% of the claim, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit. You can get more information about compensation scheme arrangements from the FSCS.

### Data Protection Act 1998

Motorplus Limited does not pass any personal data about you to any third parties. When you apply for insurance and/or make a claim, you will be required to disclose relevant personal data about yourself to Motorplus Limited or their agents, including data which is deemed "sensitive" under the Data Protection Act 1998. Your explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when you make a claim. Please note that any information that you provide to Motorplus Limited may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by yourself will be used by Motorplus Limited its agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

Motorplus Limited is authorised and regulated by the Financial Services Authority.

Regulated by the Ministry Of Justice in respect of regulated claims management activities.

## Emergency Breakdown Policy Summary

### Britannia Rescue Motor Assistance (Underwritten by DAS Legal Expenses Insurance Limited)

This policy summary provides key information about Britannia Rescue Motor Assistance which you should read. It does not contain the full terms and conditions of the policy which can be found in the Emergency Breakdown section of "Your Car Insurance Policy Wording". Unless otherwise agreed

with the person who sells you this insurance your cover will be valid for one year or until you have made six claims if this is sooner. Britannia Rescue Motor Assistance is an Assistance Insurance contract. It will assist you if your vehicle is immobilised due to a breakdown, accident, or theft.

Features and Benefits Applicable to All Sections	Significant Exclusions or Limitations Applicable to All Sections	Policy Section
We will organise and provide emergency assistance as described 24 hours a day 365 days a year if the vehicle you have insured with us breaks down.	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.	MEANING OF WORDS IN THIS POLICY 5. Vehicle
	You are covered for a maximum of six breakdowns a year.	COVER

## Section 1

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<b>Emergency roadside repairs</b> We will attend the scene of the breakdown, and where possible carry out emergency repairs to your vehicle.	Cover is limited to the contractor's call out costs and up to one hour's labour costs. The breakdown must occur at least one mile from your home.	ASSISTANCE SERVICES UNDER THIS POLICY 1. Emergency roadside repairs
<b>Vehicle recovery</b> We will recover 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 breakdown within one hour of our arrival. Recovery is to a single destination.	ASSISTANCE SERVICES UNDER THIS POLICY 2. Vehicle recovery

## Section 1 cont

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<b>Emergency Message Service</b> When you contact us to report a breakdown claim you can ask us to pass on a message to a member of your family, friend or work colleague.		ASSISTANCE SERVICES UNDER THIS POLICY 3. Emergency message service
<b>Territorial limits</b> United Kingdom of Great Britain		

## Section 2

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<b>Home Start</b> We will attend the scene of the breakdown, and where possible carry out emergency repairs to your vehicle	Cover is limited to the contractor's call out costs and up to one hour's labour costs.	ASSISTANCE SERVICES UNDER THIS POLICY 1. Home start
<b>Getting you to your destination</b> We will either arrange and pay <ul style="list-style-type: none"> <li>• to transport your vehicle, or you and your passengers, or both to a destination(s); or</li> <li>• for you to hire a vehicle to continue your journey; or</li> <li>• to transport you and your passengers to a hotel and will reimburse the cost of your over night hotel accommodation.</li> </ul>	Cover applies if your vehicle cannot be repaired on the same day as the breakdown. You and anyone else in the vehicle must all go to the same destination. A category A vehicle will be supplied.  You will have to pay the hotel bill and claim reimbursement under your policy. The most you can be reimbursed for is £50 per person, per night for accommodation. The most you can claim for the cost of your transport to the hotel and your accommodation is £300 per breakdown. You must send all receipts in support of your claim.  We will decide how best to help you	ASSISTANCE SERVICES UNDER THIS POLICY 3. Getting you to your destination (a) (b) (c) and Conditions (i)  Condition (ii)
<b>Territorial limits</b> United Kingdom of Great Britain		

**Section 3 This Section Only Applies If Your Vehicle Is Under 10 Years Old**

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>Emergency roadside repairs</b> We will attend the scene of the breakdown, and where possible carry out emergency repairs to your vehicle.</p>	Cover is limited to the contractor's call out costs and up to one hour's labour costs.	ASSISTANCE SERVICES UNDER THIS POLICY 1. Emergency roadside repairs
<p><b>Vehicle recovery</b> We will recover your vehicle and anyone in it to a suitable repairer. The policy covers the cost of this.</p>	Cover applies if your vehicle cannot be repaired where you breakdown within one hour of our arrival.	ASSISTANCE SERVICES UNDER THIS POLICY 2. Vehicle recovery

**Section 3 This Section Only Applies If Your Vehicle Is Under 10 Years Old**

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>Getting you to your destination</b> We will either arrange and pay</p> <ul style="list-style-type: none"> <li>• to transport your vehicle, or you and your passengers, or both to a destination(s); or</li> <li>• for you to hire a vehicle to continue your journey; or</li> <li>• to transport you and your passengers to a hotel and will reimburse the cost of your over night hotel accommodation</li> </ul>	<p>Cover applies if your vehicle cannot be repaired on the same day as the breakdown. You and anyone else in the vehicle must all go to the same destination. A vehicle supplied must remain within the UK, Isle of Man, Republic of Ireland and the mainland Europe. The most we will pay for any one claim for vehicle hire is £750. You will have to pay the hotel bill and claim reimbursement under your policy. The most you can be reimbursed for is £50 per person, per night for accommodation. The most you can claim for the cost of your transport to the hotel and your accommodation is £500 per breakdown. You must send all receipts in support of your claim. We will decide how best to help you.</p>	<p>ASSISTANCE SERVICES UNDER THIS POLICY 3. Getting you to your destination (a) (b)</p> <p>(c) and Conditions (i)</p> <p>Condition (ii)</p>
<p><b>Territorial limits</b> European Union (other than the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and Channel Islands) and other European countries.</p>		

**Significant Exclusions or Limitations Applicable to All Sections**

(Please refer to What is not covered and conditions)

Claims cannot be accepted:

- within the first 48 hours of taking out cover unless your Car Breakdown policy is taken out at the same time as another agreement (such as your motor insurance policy);
- if you run out of oil, fuel or water;
- if your vehicle is unsafe or unroadworthy or has not been routinely serviced

The cost of vehicle storage charges, parts, fuel or repair materials, replacement of broken windows, or keys. Recovery of a vehicle that cannot be recovered by a standard trailer or transporter. You must stay with your vehicle until help arrives. Transport of any animal or livestock is at our discretion and your liability.

**Cancellation right**

See 'Cancelling your cover' on page 3.

If we cancel your policy we will give you 7 days written notice and we will retain an amount of your premium in proportion to the time you have been on cover. If a claim has been made in the current period of insurance, no refund will be due.

### **Making a claim**

All the information you need in the event of a claim will be sent with your policy. Should you need any claims information before receiving your policy, please contact us.

### **How to make a complaint**

If you have a complaint about our service or about a claim, please write to our Quality Manager Britannia Rescue, St George's Square, Huddersfield, West Yorkshire, HD1 1JF. He will direct the complaint to the head of the relevant department(s).

A copy of our internal complaint handling procedure is available on request. If you are still not happy with the response you receive, you have the right to ask the Financial Ombudsman Service to review your case.

### **Financial Service Compensation Scheme**

DAS is covered by the Financial Service Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Compulsory insurance, (e.g third party motor), is covered for 100% of the claim. Non compulsory insurance (e.g home insurance) is covered for 90% of the claim.

## **Excess Protect Policy Summary**

### **Introduction**

This summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

### **Insurer**

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited, is administered by Motorplus Limited (trading as ULR Norwich) and is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited.

Some important facts about your Excess Protect insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for one year or until the expiry of your motor insurance policy if this is sooner

Insurer: Fortis Insurance Limited

### **Significant features and benefits**

#### **Cover**

This policy covers you for a refund of an excess (maximum £500) which you have to pay (or which is deducted from any payment made to you) if your car is written off as a result of a road accident, theft,

attempted theft or incident of malicious damage, or if your car is damaged as a result of road accident which was not your fault.

Cover extends to such incidents occurring in Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and during commercial transit by sea, rail or air between these places.

Only one claim is allowed in any 12 month period.

Claimsline – We provide a 24 hour, seven days a week telephone claims service.

### **Significant Exclusions or Limitations**

The policy does not cover:

- Claims notified more than 30 days after the insured event.
- Excess payments relating to warranties, windscreens, glass damage, theft or attempted theft of personal effects and those arising under other sections of your motor insurance.
- The use of a vehicle on a racetrack or circuit.
- Excess payments in respect of repairs to your vehicle following a road accident unless we determine that the accident was entirely the fault of another identifiable and traceable insured driver.

### **Cancellation Right**

See 'Cancelling your cover' on page 3.

## Making a Claim

Call the Claims helpline on 01603 779 286

The following information will be required:

- Policy reference as above.
- Your name.
- Your address.
- The branch you have taken your policy through.

## How to make a complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a Claim you should in the first instance contact the Chief Executive Officer of Motorplus Limited at the following:

Motorplus Limited, Kircam House, Whiffler Road,  
NORWICH NR3 2AL

Tel: 01603 420000 Fax: 01603 420010

In the event you remain dissatisfied and wish to make a complaint you can do so by contacting UK Underwriting Limited. Please ensure your Policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity as a micro-enterprise, or a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service, South Quay Plaza,  
183 Marsh Wall, London E14 9SR

Tel: 0845 080 1800 Fax: 0207 964 1001

Please note you have six months from the date of our final response in which to refer to your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

## Compensation scheme

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers, the first £2,000 of an insurance claim is covered in full, plus 90% of the balance. As from 1st January 2010, this will change to 90% of the claim, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit. You can get more information about compensation scheme arrangements from the FSCS.

## Data Protection Act 1998

Motorplus Limited does not pass any personal data about you to any third parties. When you apply for insurance and/or make a claim, you will be required to disclose relevant personal data about yourself to Motorplus Limited or their agents, including data which is deemed "sensitive" under the Data Protection Act 1998. Your explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when you make a claim. Please note that any information that you provide to Motorplus Limited may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by yourself will be used by Motorplus Limited its agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

Motorplus Limited is authorised and regulated by the Financial Services Authority.

Regulated by the Ministry Of Justice in respect of regulated claims management activities.

# Castle Cover Substitute Vehicle Policy Summary

## Introduction

This summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

## Insurer

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited, is administered by Motorplus Limited (trading as ULR Norwich) and is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited.

Some important facts about your Substitute Vehicle insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for one year or until the expiry of your motor insurance policy if this is sooner

Insurer: Fortis Insurance Limited

## Significant features and benefits Cover

This policy covers you for a replacement car for up to 14 days in the event of an accident, fire, theft, attempted theft or act of vandalism where your vehicle is damaged beyond repair whether it's your fault or not. It also covers you in the event that your vehicle is stolen and not recovered.

The replacement vehicle will be an equivalent engine capacity to that of your own vehicle but not exceeding class B.

The replacement car will be provided anywhere in England, Wales, Scotland, Isle of Man or Channel Islands.

Free delivery and collection of the replacement vehicle will be provided.

Instead of a replacement vehicle, you may opt for a monetary payment of £150 instead.

Only one claim is allowed in any 12 month period.

Helpline – We provide a 24 hour, seven days a week helpline service.

## Significant Exclusions or Limitations

The policy does not cover:

- Any person who does not meet the hire firm's standard terms and conditions of hire.

- Hire charges incurred before ULR have confirmed acceptance of a claim.
- The use of a vehicle for racing, rallies or competitions.
- Any location outside the geographical limits of England, Wales, Scotland, the Isle of Man and Channel Islands.

## Cancellation Right

See 'Cancelling your cover' on Page 3

## Making a Claim

Call the Claims helpline on 01603 779 286.

Please quote the following policy reference; Castle Cover.

The following information will be required:

- Policy reference as above.
- Your name.
- Your address.
- The branch you have taken your policy through.

## How to make a complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a Claim you should in the first instance contact the Chief Executive Officer of Motorplus Limited at the following:

Motorplus Limited, Kircam House, Whiffler Road, NORWICH NR3 2AL

Tel: 01603 420000 Fax: 01603 420010

In the event you remain dissatisfied and wish to make a complaint you can do so by contacting UK Underwriting Limited. Please ensure your Policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity as a micro-enterprise, or a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Tel: 0845 080 1800 Fax: 0207 964 1001

Please note you have six months from the date of our final response in which to refer to your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

### **Compensation scheme**

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers, the first £2,000 of an insurance claim is covered in full, plus 90% of the balance. As from 1st January 2010, this will change to 90% of the claim, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit. You can get more information about compensation scheme arrangements from the FSCS.

### **Data Protection Act 1998**

Motorplus Limited does not pass any personal data about you to any third parties. When you apply for insurance and/or make a claim, you will be required to disclose relevant personal data about yourself to Motorplus Limited or their agents, including data which is deemed "sensitive" under the Data Protection Act 1998. Your explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when you make a claim. Please note that any information that you provide to Motorplus Limited may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by yourself will be used by Motorplus Limited its agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

Motorplus Limited is authorised and regulated by the Financial Services Authority.

Regulated by the Ministry Of Justice in respect of regulated claims management activities.

# Important telephone numbers

Car Insurance Claims Number

Please telephone  
**01603 779286**

Motor Legal Protection Claims Number

Please telephone  
**01603 779286**

Emergency Breakdown Helpline Number

Please telephone  
**0800 247 1781**

Excess Protect Claims Number

Please telephone  
**01603 779286**

Substitute Vehicle Claims Number

Please telephone  
**01603 779286**

In order to maintain a quality service, telephone calls may be monitored or recorded.

[www.castlecover.co.uk](http://www.castlecover.co.uk)