

Your Car Insurance Policy Summary



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

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

To cancel your cover with us you must either notify us by calling our customer services department or by writing to us.

Cancelling your Direct Debit at the bank does not suffice as cancelling your policy and you will remain liable for any charges incurred up until the point that we identify that you have defaulted on a payment and automatically cancel your policy.

If the cover has not yet commenced you will be entitled to a full refund of any premiums paid.

If the cover has already commenced you will be charged for the time you have been insured. 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 you a percentage of the total premium paid, depending on when you cancel. You will also be charged a fee of up to £30 to cover the administrative cost of providing the policy.

If you have made a claim against your policy you will remain liable for the total premium.

You must return your certificate of insurance to us when cancelling your policy.

If we cancel your policy, for any reason other than defaulted payments, 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 us on the number provided in your policy documentation, or by writing to the Customer Services Manager, Merck House, Seldown Lane, Poole, Dorset BH15 1TW.

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, Lloyd's 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 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

See 'How to complain' on page 3.

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

Your policy schedule will show if you have selected this cover.

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. You are covered for a maximum of six breakdowns a year.	MEANING OF WORDS IN THIS POLICY 5. Vehicle COVER

Section 1

Features and Benefits	Significant Exclusions or Limitations	Policy Section
Emergency roadside repairs 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
Vehicle recovery 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
Emergency Message Service 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
Territorial limits United Kingdom of Great Britain		

Section 2

Features and Benefits	Significant Exclusions or Limitations	Policy Section
Home Start 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
Getting you to your destination We will either arrange and pay <ul style="list-style-type: none"> to transport your vehicle, or you and your passengers, or both to a destination(s); or for you to hire a vehicle to continue your journey; or to transport you and your passengers to a hotel and will reimburse the cost of your over night hotel accommodation. 	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)
Territorial limits 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
Emergency roadside repairs 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. Emergency roadside repairs
Vehicle recovery We will recover your vehicle and anyone in it to a suitable repairer. The policy covers the cost of this.	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
Getting you to your destination We will either arrange and pay <ul style="list-style-type: none"> to transport your vehicle, or you and your passengers, or both to a destination(s); or for you to hire a vehicle to continue your journey; or to transport you and your passengers to a hotel and will reimburse the cost of your over night hotel accommodation 	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.	ASSISTANCE SERVICES UNDER THIS POLICY 3. Getting you to your destination (a) (b) (c) and Conditions (i) Condition (ii)
Territorial limits European Union (other than the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and Channel Islands) and other European countries.		

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.

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

See 'How to Complain' on page 3.

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

Your policy schedule will show if you have selected this cover.

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

See 'How to complain' on page 3.

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.

Substitute Vehicle Policy Summary

Your policy schedule will show if you have selected this cover.

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

See 'How to complain' on page 3.

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.

Accident & Incapacity Cash Plan Policy Summary

Your policy schedule will show if you have selected this cover.

Introduction

Some important facts about your Castle Cover Accident & Incapacity Cash Plan 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 ensure you fully understand the cover provided.

Insurer

This insurance policy has been arranged by Motorplus Limited with Qdos Broker & Underwriting Services Limited and is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited. Motorplus Limited, Qdos Broker & Underwriting Services Limited, UK Underwriting Limited and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Type of insurance and cover provided

This insurance policy will pay a benefit to the insured in the event of loss, damage, death or bodily injury whilst within the territorial limits.

Significant features and benefits

The insurer will pay the following benefits to the insured following the occurrence of an insured event as listed below:

1. Accidental death	£100,000.00
2. Loss of sight in one or both eyes	£25,000.00
3. Loss of one or more limbs	£25,000.00

4. Permanent total loss of speech	£25,000.00
5. Permanent total loss of hearing	
- in one ear	£7,500.00
- in both ears	£25,000.00
6. Permanent total disability	£50,000.00

Further, if you are certified as being incapacitated following the accident, the insurer will pay you incidental expenses of £200.00 per week of incapacity up to a maximum of 3 months.

The maximum sum payable in respect of any one accident is £100,000.00.

Significant exclusions or limitations

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, you are advised to refer to the Policy Wording for full details.

Cover does not apply to:

- Claims arising from or relating to physical or mental conditions or disabilities of a recurring or chronic nature which you suffered and were known to suffer, prior to the inception of this insurance.
- Claims where you or another insured person commit or attempt to commit suicide or intentionally inflict self injury, while sane or insane.
- Deliberate exposures to exceptional danger (except in an attempt to save human life), or the insured person's own criminal act, or being under influence of alcohol or drugs.
- Provoked assault or fighting (except in bona fide self defence).
- Any matrimonial or family dispute.

Conditions of this cover:

- The insured person must be less than 90 years of age. Cover is worldwide – see This Policy Will Cover
- If the consequence of an injury is aggravated by a physical disability or condition of an insured person which existed before the accident occurred, the amount of any compensation payable under this insurance in respect of the consequences of the accident shall be the amount which is reasonably considered would have been payable if such consequences had not been so aggravated – see General Conditions 3
- This insurance runs consequently with your household insurance policy. In the event that you cancel or do not renew your household insurance policy all cover under this insurance shall cease – see This Policy Will Cover

Duration of cover

The period remaining on the household or motor policy to which this Policy is annexed, not exceeding 12 months.

Cancellation right

See 'Cancelling your cover' on Page 3.

Making a claim

When a claim or possible claim occurs, you or an insured person must notify Motorplus Limited by telephone as soon as possible.

Motorplus Limited Tel: 01603 779250

You or the insured person must seek and follow advice from a registered medical practitioner, and have any medical examination that Motorplus Limited requests. If an insured person dies, Motorplus Limited will be entitled to ask for, at their expense, a post-mortem examination. You or any insured person must provide (at your or their own expense) any documents, information and evidence Motorplus Limited requires.

How to make a complaint

See 'How to complain' on page 3.

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 90% of the claim is covered. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim. You can get more information about compensation scheme arrangements from the FSCS.

Data Protection Act 1998

Motorplus Ltd comply with the Data Protection Act 1998. We take your privacy very seriously. We will use your personal information to provide you with the services, products or information, for administration purposes for any matters arising from this policy. We may need to share your information with our service providers, associated organisations and agents for these purposes. Despite any changes we make to this privacy statement we will always use your personal data for the purposes we outline in this statement and in accordance with the Data Protection Act 1998 unless we are advised otherwise.

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	01603 779 286
Motor Legal Protection claims	01603 779 286
Emergency Breakdown helpline	0800 247 1781
Excess Protect claims	01603 779 286
Substitute Vehicle claims	01603 779 286
Accident & Incapacity Cash Plan claims	01603 779 250
Key Cover claims	0800 519 1211

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