## Policy Wording Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Definitions</td>
</tr>
<tr>
<td>B</td>
<td>Policy cover</td>
</tr>
<tr>
<td>C</td>
<td>Important customer information</td>
</tr>
<tr>
<td>D</td>
<td>Making a claim</td>
</tr>
<tr>
<td>E</td>
<td>Contract of insurance</td>
</tr>
<tr>
<td>1</td>
<td>Liability to others</td>
</tr>
<tr>
<td>2</td>
<td>Damage to the car</td>
</tr>
<tr>
<td>3</td>
<td>Fire and theft</td>
</tr>
<tr>
<td>4</td>
<td>Glass damage</td>
</tr>
<tr>
<td>5</td>
<td>Personal belongings</td>
</tr>
<tr>
<td>6</td>
<td>Medical expenses</td>
</tr>
<tr>
<td>7</td>
<td>Personal accident benefits</td>
</tr>
<tr>
<td>8</td>
<td>Replacement locks</td>
</tr>
<tr>
<td>9</td>
<td>Travelling abroad</td>
</tr>
<tr>
<td>10</td>
<td>Child seat cover</td>
</tr>
<tr>
<td>11</td>
<td>No claims discount</td>
</tr>
<tr>
<td>12</td>
<td>No claims discount protection</td>
</tr>
<tr>
<td>13</td>
<td>Cancellation</td>
</tr>
<tr>
<td>14</td>
<td>General policy exclusions</td>
</tr>
<tr>
<td>15</td>
<td>General policy conditions</td>
</tr>
<tr>
<td>F</td>
<td>Complaints procedure</td>
</tr>
<tr>
<td>G</td>
<td>Data protection notice</td>
</tr>
</tbody>
</table>

Legal & General Car Insurance is underwritten by a panel of insurers and is arranged and administered by BISL Limited who is an intermediary authorised and regulated by the Financial Conduct Authority. Registered in England no. 3231094. Registered office Pegasus House, Bakewell Road, Orton Southgate, Peterborough PE2 6YS. Calls to our 0844 numbers cost 5p/min from a BT landline, set up fees may apply and network charges may vary. Calls from mobile phones may be considerably more.
## Definitions

Certain words appearing in your Motor Policy Wording, Schedule of Insurance or Certificate of Motor Insurance have been defined and they will have the same meaning wherever they are shown in bold.

<table>
<thead>
<tr>
<th>Word or Expression</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accessories</td>
<td>Additional or supplementary parts of the car not directly related to its function as a vehicle, whilst in or on the car or held in a locked private garage. Accessories do not include trailers, personal belongings, mobile telephones, audio, navigation or entertainment equipment.</td>
</tr>
<tr>
<td>Certificate of Motor Insurance</td>
<td>The document headed Certificate of Motor Insurance which provides evidence of the existence of motor insurance as required by the Road Traffic Acts.</td>
</tr>
<tr>
<td>Excess(es)</td>
<td>The excess is the amount you must pay towards any claim, this can include both compulsory and voluntary excesses in which case the insurer will add them together.</td>
</tr>
<tr>
<td>Inexperienced driver</td>
<td>Drivers aged 25 or older who hold a provisional licence or who have held a full driving licence issued within the territorial limits, the European Union or European Economic Area for less than 12 months.</td>
</tr>
<tr>
<td>Insurer(s)</td>
<td>The Insurance Company or Lloyd's syndicate which covers you and whose name is specified in the Statement of Insurance, Schedule of Insurance and the Certificate of Motor Insurance on whose behalf this document is issued.</td>
</tr>
<tr>
<td>Market value</td>
<td>The cost of replacing the car with another of the same make, specification, model, age, mileage and condition as the car immediately before the loss or damage happened.</td>
</tr>
<tr>
<td>Partner</td>
<td>Your husband, wife, civil partner or a person living with you at the same address on a permanent basis sharing financial responsibilities, as if you were married to them. This does not include business partners, unless you also have a relationship with them as described in the first sentence.</td>
</tr>
<tr>
<td>Period of insurance</td>
<td>The length of time for which the insurer will insure you. This is shown in the Schedule of Insurance.</td>
</tr>
<tr>
<td>Policy</td>
<td>The documents consisting of this wording, the Statement of Insurance, the Schedule of Insurance, the Certificate of Motor Insurance identified by the same policy number.</td>
</tr>
<tr>
<td>Regular driver</td>
<td>The person named as such in your Schedule of Insurance who you told us is the person who drives the car the most often.</td>
</tr>
<tr>
<td>Risk address</td>
<td>The address where the car is normally kept overnight.</td>
</tr>
<tr>
<td>Road traffic acts</td>
<td>Any Acts, Laws or Regulations which govern the driving or use of any motor vehicle. In the United Kingdom this is the Road Traffic Act 1988 and any subsequent amendments there to or successors thereof.</td>
</tr>
<tr>
<td>Schedule of Insurance</td>
<td>The latest Schedule of Insurance the insurer has issued to you. This forms part of the contract of insurance. It gives details of the period of insurance, the sections of the policy which apply, the premium, the car which is insured and details of any excesses.</td>
</tr>
<tr>
<td>Statement of Insurance</td>
<td>The form that shows the information that you gave us, including information given on your behalf and verbal information you gave prior to commencement of the policy.</td>
</tr>
<tr>
<td>Territorial limits</td>
<td>Great Britain, Northern Ireland, the Isle of Man, The Channel Islands including transit by sea, air or land within and between these places.</td>
</tr>
<tr>
<td>Terrorism</td>
<td>Terrorism as defined in the Terrorism Act 2000.</td>
</tr>
<tr>
<td>The car(s)</td>
<td>The vehicle specified in the Certificate of Motor Insurance by registration number.</td>
</tr>
<tr>
<td>Third party</td>
<td>Any person who makes a claim against anyone insured under this policy.</td>
</tr>
<tr>
<td>Unattended</td>
<td>When you or any passenger is not inside the car.</td>
</tr>
<tr>
<td>We/Us/Our</td>
<td>BISL Limited.</td>
</tr>
<tr>
<td>You/Your/Policyholder</td>
<td>The person named as the policyholder on your Schedule of Insurance.</td>
</tr>
<tr>
<td>Young driver</td>
<td>A person under 25 at the time of an event which you or they may be entitled to claim for.</td>
</tr>
</tbody>
</table>
B Policy cover

Your Schedule of Insurance shows the level of cover you have chosen. The cover and policy sections applicable are shown below.

<table>
<thead>
<tr>
<th>Section name</th>
<th>Comprehensive</th>
<th>Third party fire and theft</th>
<th>Third party only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 1 : Liability to others</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Section 2 : Damage to the car</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 3 : Fire and theft</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 4 : Glass damage</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 5 : Personal belongings</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 6 : Medical expenses</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 7 : Personal accident benefits</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 8 : Replacement locks</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 9 : Travelling abroad</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Section 10 : Child seat cover</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 11 : No claims discount</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Section 12 : No claims discount protection</td>
<td>If applicable</td>
<td>If applicable</td>
<td>If applicable</td>
</tr>
<tr>
<td>Section 13 : Cancellation</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Section 14 : General policy exclusions</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Section 15 : General policy conditions</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

C Important customer information

You must tell us straight away if anything changes to the information you provided as part of the statement of insurance. The changes include the following and if you do not tell us about these changes, this may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null & void and treated as if it never existed.

This list is not exhaustive and if you are unsure about whether to tell us about something please call us on 0844 874 0710 to check:

- Anyone who drives the car passes their driving test or has their driving licence revoked.
- Anyone who drives the car gets a motoring conviction or has a prosecution pending (including fixed penalty offences).
- Anyone who drives the car changes occupation, starts a new job (including any part-time work) or stops work.
- Anyone who drives the car develops a health condition, which requires notification to the DVLA, or an existing condition worsens. You can find additional information in the motoring section of www.direct.gov.uk or pick up leaflet D100 from the Post Office.
- The car is involved in an accident or fire, or someone steals, damages or tries to break into it.
- Anyone who drives the car is involved in any accident or has a vehicle damaged or stolen.
- Anyone who drives the car had insurance refused, cancelled or had special conditions applied.
- The car is taken abroad for more than 60 days or outside the European Union.

Please note that any amendments to your policy may result in a change to your premium and policy terms, including your excess.

Legal & General Car Insurance is underwritten by a panel of insurers and is arranged and administered by BISL Limited who is an intermediary authorised and regulated by the Financial Conduct Authority. Registered in England no. 3231094. Registered office Pegasus House, Bakewell Road, Orton Southgate, Peterborough PE2 6YS. Calls to our 0844 numbers cost 5p/min from a BT landline, set up fees may apply and network charges may vary. Calls from mobile phones may be considerably more.
D Making a claim

We must be notified as soon as possible of any accident or loss involving the car or any other incidents which may lead to an accident by you or by a third party.

What to do if you have an accident

In the unfortunate event that you are involved in an accident, please take the following simple steps:

- Do not leave the accident scene.
- Call the police if anyone is injured.
- Obtain the details of all witnesses.
- Note the details of the third party, including name, address, vehicle registration number, the name of their insurance company and their policy number.
- Take pictures of the accident scene with your mobile phone.
- Sketch a rough diagram of the accident scene.
- Do not admit liability, seek settlement or offer to negotiate.
- Report the accident to us as soon as possible on 0844 412 2199.

What to do if your car is subject to a theft, attempted theft or malicious damage

- Call the police and obtain a crime reference number.
- Report the incident to us as soon as possible on 0844 412 2199.

What to do if your car windscreen or window glass is broken or damaged

- If you have comprehensive cover and your claim is for the car windscreen, side or rear windows, or the sunroof, please contact our claims department on 0800 294 3241. Claims under this section will not affect your no claims discount. If the glass has to be replaced the glass excess shown on your Schedule of Insurance will be payable.
- If you do not have Comprehensive cover, you can still call the claims department but you will have to pay the cost of the replacement or repair.

How to notify us of a claim

To report a claim or for claims enquiries call our claims department on 0844 412 2199. We will ask you a number of questions over the phone so please make sure you have the following information when you call.

- Date, time and description of the incident.
- Details of any third party involved including name, address, vehicle registration, the name of their insurance company and their policy number.
- Name and address of any witnesses.
- If the police were in attendance, the incident reference number.

We will usually be able to take all the information to allow the insurer to handle your claim efficiently within one phone call. However we or your insurer may need to contact you again to check certain aspects of your claim or in certain circumstances require that you complete a claim form.

E Contract of insurance

This document gives details of your cover and it should be read along with your Statement of Insurance, Schedule of Insurance and Certificate of Motor Insurance.

Please take time to read through these documents which contain important information about the details you have given. You should also show your policy to anyone else who is covered under it.

For this contract to be valid, it's important that you check the information you have provided and notify us immediately of any changes to these details. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid. your policy being cancelled or being made null & void and treated as if it never existed.

You are required to update us with any changes to your information. In return for your premium, the insurer will provide the cover shown in your policy for accident, injury, loss or damage that happens within the territorial limits during the period of insurance.

The parties to this contract are you and the insurer. Nothing in this contract shall create any rights to third parties under the Contracts (Rights of Third Parties) Act 1999 and no variation of this contract, nor any supplemental or ancillary agreement, shall create any such rights unless expressly so stated. This does not affect any right or remedy of a third party which exists or is available apart from this Act.

Financial Services Compensation Scheme (FSCS)

If the insurer cannot meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full. Any claims made to the Financial Services Compensation Scheme for non compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0207 741 4100.

The law applicable to this policy

English Law will apply to this contract of insurance unless agreed otherwise. We will provide the terms and conditions of this policy for the period of insurance, and any subsequent communication between us, whether verbal or written in the English language.

1 Liability to others

What is covered under this section

The insurer will pay amounts including claimant's costs that you are legally liable to pay for:

- The death of or bodily injury to any person caused by an incident involving the car; and
- Damage to someone else's property caused by an incident involving the car up to a maximum of £20,000,000 (including all legal and other expenses) for any one claim or number of claims arising from one cause.

Driving other cars extension

The cover under this section of the policy is extended to the specific driver noted in the Certificate of Motor Insurance as having the benefit of this extension when driving other cars not owned by, or registered to, or hired, rented or leased to the specific driver, their business partner or their employer, or is being kept or used in connection with their employer's business.

This extended cover only applies if:

- This extension is shown on your Certificate of Motor Insurance; and
- There is no other insurance in force that covers the same claim; and
- There is a current and valid Certificate of Motor Insurance held for the other car in accordance with Road Traffic Acts; and
- The other car has not been seized by, or on behalf of, any government or public authority; and
- The other car has the owners permission to drive the other car; and
- The other car is registered within the territorial limits; and
- The other car is not being used outside the territorial limits; and
- You still have the car and it has not been stolen, and not recovered; or damaged beyond cost effective repair.

Legal costs

In the event of an accident covered by this section and subject to the insurer's prior agreement, the insurer will pay for the following at your request:

- Solicitors' fees for representation at any coroner's inquest, fatal accident inquiry or magistrates court (including a court of equal status in any country within the territorial limits).
- Legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving.
- Any other costs and expenses for which the insurer has given prior agreement.

If anyone who is covered by this section dies while they are involved in legal action, the insurer will give the same cover as they had to their legal personal representatives.

Emergency treatment

The insurer will pay for the cost of any emergency treatment or hospital treatment which you incur under the UK Road Traffic Acts for injuries arising out of any accident involving any car which this policy covers. If this is the only payment made, it will not affect your no claim discount.

Towing

The cover under this section of the policy is extended to you while any vehicle covered by this policy is towing a trailer, trailer caravan or broken down car. The cover will apply as long as:

- The towing is allowed by law; and
- The trailer, trailer caravan or broken down car is attached properly by towing equipment made for this purpose; and
- The trailer, trailer caravan or broken down car is not being towed for hire or reward.

Cover for other users of your car

The insurer will provide the same cover, other than the Driving other cars extension for liability to third parties to:
Anyone travelling in, or getting into or out of the car.

Any person using the car, with your permission, to tow any single trailer, trailer-caravan or broken down car while it is attached to the car and if allowed by law, provided it is not being towed for hire or reward.

Anyone driving the car with your permission, as long as your Certificate of Motor Insurance shows that they are allowed to drive the car. The person driving must not be excluded by any endorsement, exception or condition.

Anyone using (but not driving) the car with your permission for social domestic and pleasure purposes.

The employer or business partner of you or your partner (if covered under this policy) should they become legally liable as a result of the use of the car by you or your partner in the course of their business or employment, providing this is such use as permitted by the Certificate of Motor Insurance. This does not apply if:

- The car belongs to or is hired by such employer or business partner.
- The insured is a corporate body or firm.

What is not covered under section 1

The insurer will not pay for:

- Any amount the insurer has not agreed to in writing.
- Any loss of or damage to property which belongs to, or is in the charge of, any person who is claiming cover under this policy.
- Any loss of or damage to any vehicle, trailer, trailer caravan or disabled vehicle covered by this policy.
- Any liability for death or injury to any employee in the course of their employment by anyone insured by this policy if the employer is covered by an employers liability policy except as required by any compulsory Road Traffic Acts.
- Death or injury to any person being carried in on or getting in or out of the trailer or trailer caravan you tow.
- Any liability incurred while the trailer, trailer caravan or broken down car you tow is not attached.
- Any loss of or damage to property being carried in on the trailer, trailer caravan or broken down car you tow.
- Any claim for pollution or contamination, unless it is caused by a sudden identifiable event which was unintended and unexpected and happened at one specific time and place.
- Any amount over £1 million, for any one pollution or contamination event.

2 Damage to the car

What is covered under this section

This section provides you with cover for loss or damage to the car and its accessories caused by accidental or malicious damage, or vandalism.

The insurer will decide either to;

- Repair the damage themselves; or
- Pay to have the damage repaired; or
- Pay to replace what is lost or damaged if this is more cost effective than repairing it; or
- Pay you an amount equal to the loss or damage.

If to the insurer’s knowledge the car is the subject of a hire purchase or leasing agreement, the insurer may, in the event of the car’s total loss or destruction, pay the hire purchase or leasing company directly for the loss or damage to the vehicle.

If the insurer’s estimate of the market value is less than the amount owed by you you may have to pay the outstanding balance.

By purchasing this policy you agree that the insurer can handle your claim in this way.

The insurer will also pay reasonable costs for the protection, removal and storage of the car and delivery after repair to your risk address.

The insurer may use warranted replacement parts or recycled parts which are not supplied by the manufacturer of the car but will be of a similar standard. If suitable replacement parts are not available the insurer will pay the manufacturer’s last list price.

The insurer will not pay more than the market value of the car at the time of the loss unless the new car benefit applies.

New car benefit

The insurer will replace the car with one of the same make, model and specification if:

- The loss or damage happens within twelve months from the date the car was first registered; and
- You, or your partner, are the first and only registered keeper of the car (or the second registered keeper if the first registered keeper is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- You, or your partner, have owned the car (or it has been hired to you, or your partner, under a hire-purchase or leasing agreement) since it was first registered as new (or you are the second owner if the first owner is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- The cost of repair is valued at more than 60% of the cost of buying an identical new car at the time of the loss or damage (based on the United Kingdom list price); and
- The car was supplied as new from within the territorial limits. In these circumstances, if you ask the insurer to they will replace the car (and pay reasonable delivery charges) with a new car of the same make, model and specification.

The insurer can only do this if a replacement car is available in the territorial limits and anyone else who has an interest in the car agrees.

If a replacement car of the same make, model and specification is not available, the insurer will, where possible, provide a similar car of identical list price.

If this is not acceptable to you, the insurer will not pay more than the market value of the car at the time of the loss.

Car audio, navigation and entertainment equipment

The insurer will also cover the cost of replacing or repairing the car’s audio, navigation and entertainment equipment up to the following amounts:

- Unlimited for equipment fitted as original equipment by the manufacturer; or
- £500 for any other equipment not fitted by the manufacturer, provided it is permanently fitted to the car.

Recommended repairer

If the damage to the car is covered under your policy and it is repaired by a recommended repairer, you do not need to obtain any estimates and repairs can begin immediately after the insurer has authorised them. The insurer will arrange for one of their repairers to contact you to arrange to collect the car.

Repairs made by the insurer’s recommended repairers are guaranteed for three years.

At your option, you can arrange for a repairer of your choice to carry out the repairs. You must send the insurer at least two detailed repair estimates as soon as reasonably possible. The insurer will only be liable for the repair costs at a non-recommended repairer if the insurer has agreed that the costs are reasonable and the insurer has issued an authorisation to the repairer.

The insurer may need to inspect the car.

The insurer reserves the right to ask you to obtain alternative estimates and the insurer may not pay you more than their recommended repairer would have charged them for the repair of the car.

Courtesy cars

This policy also covers loss or damage to any courtesy car the insurer’s recommended repairer provides to you while any damage to the car is being repaired. The provision of a courtesy car is subject to availability and the recommended repairers terms and conditions. In addition, the terms, conditions and excesses of your policy remain in force for the courtesy car.

What is not covered under section 2

- Loss of or damage to the car caused by fire, theft or attempted theft.
- The total excess shown in your Schedule of Insurance. You must pay the excess amounts for any incident that you claim for under this section.
- The additional excesses shown in your Schedule of Insurance, if the car is damaged while it is being driven by a young driver or inexperienced driver.
- Loss of keys, keyless entry system devices, tapes, compact and mini discs, DVD’s and other portable media storage devices.
- Loss or damage caused to the car, if at the time of the incident, it was under the custody or control of anyone with your permission who is not covered under this policy.
- Loss or damage to the car and/or its contents as a result of someone taking it by fraud or trickery while pretending to be a buyer.
• Loss or damage to the car caused by malicious damage unless this has been reported to the police and a crime reference number obtained.
• The insurer will not pay for any losses that are not directly associated with the incident that caused you to claim, unless expressly stated in this policy.
• Loss or damage deliberately caused by any person entitled to be covered under this policy or any person acting on their behalf.
• Loss or damage resulting from incorrectly maintaining or fuelling the car or from the use of substandard fuel, lubricants or parts.
• Loss of or damage to the car caused by a person known to you taking the car without your permission, unless that person is reported to the police for taking the car without your permission.
• Costs resulting from loss of use of the car.
• Any reduction in the market value of the car following repair.
• Any part of the cost of repair or replacement which improves the car or its accessories beyond its condition immediately before the loss or damage occurred.
• Loss or damage to any trailer, caravan or disabled motor vehicle, or their contents, being towed by the car.
• Loss or damage from taking the car and returning it to the legal owner.
• Loss or damage to in car audio, television, DVD, phone, games-console, or electronic navigation, unless these items are permanently fitted to the car.
• Loss or damage caused by wear and tear or depreciation.
• Loss or damage caused by any mechanical, electrical, electronic computer or computer software failures, breakdowns, faults or breakages.
• Loss or damage arising directly or indirectly from water freezing in the cooling system of the car.
• Damage caused by the process of cleaning, modification, repairing or restoring or by any gradually operating cause.
• Damage to tyres caused by braking, punctures, cuts or bursts not as a direct result of an accident.
• Any storage charges unless you tell the insurer about them and unless the insurer agrees in writing to pay for them.
• Any increase in damage as a result of the car being moved under its own power following an incident.
• Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the territorial limits.
• Any amount over the cost shown in the manufacturer's latest price guide for any lost or damaged parts or accessories if such parts or accessories are not available.
• Loss or damage resulting from confiscation, nationalisation, requisition or destruction by or under the order of any government or public or legal authority.

3 Fire and theft

What is covered under this section

This section provides you with cover for loss or damage to the car and its accessories caused by fire, theft or attempted theft. The insurer will decide either to:
• Pay to have the damage repaired; or
• Pay to replace what is lost or damaged if this is more cost effective than repairing it; or
• Pay you an amount equal to the loss or damage.

If the insurer's knowledge the car is the subject of a hire purchase or leasing agreement, the insurer may, in the event of the car's total loss or destruction, pay the hire purchase or leasing company in the first instance. If the insurer's estimate of the market value is more than the amount owed any balance will be paid to you.

If the insurer's estimate of the market value is less than the amount owed you may have to pay the outstanding balance.

By purchasing this policy you agree that the insurer can handle your claim in this way.

The insurer will also pay reasonable costs for the protection, removal and storage of the car and delivery after repair to your risk address.

The insurer may use warranted replacement parts or recycled parts which are not supplied by the manufacturer of the car but will be of a similar standard. If suitable replacement parts are not available we will pay the manufacturer's last list price.

The insurer will not pay more than the market value of the car at the time of the loss unless the new car benefit applies.

New car benefit

The insurer will replace the car with one of the same make, model and specification if:
• The loss or damage happens within twelve months from the date the car was first registered; and
• You, or your partner, are the first and only registered keeper of the car (or the second registered keeper if the first registered keeper is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
• You, or your partner, have owned the car (or it has been hired to you, or your partner, under a hire-purchase or leasing agreement) since it was first registered as new (or you are the second owner if the first owner is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
• The cost of repair is valued at more than 60% of the cost of buying an identical new car at the time of the loss or damage (based on the United Kingdom list price); and
• The car was supplied as new from within the territorial limits. In these circumstances, if you ask the insurer to they will replace the car (and pay reasonable delivery charges) with a new car of the same make, model and specification.

The insurer can only do this if a replacement car is available in the territorial limits and anyone else who has an interest in the car agrees.

If a replacement car of the same make, model and specification is not available, the insurer will, where possible, provide a similar car of identical list price.

If this is not acceptable to you, the insurer will not pay more than the market value of the car at the time of the loss.

Car audio, navigation and entertainment equipment

The insurer will also cover the cost of replacing or repairing the car's audio, navigation and entertainment equipment up to the following amounts:
• Unlimited for equipment fitted as original equipment by the manufacturer;
• £500 for any other equipment not fitted by the manufacturer, provided it is permanently fitted to the car.

Recommended repairer

If the damage to the car is covered under your policy and it is repaired by a recommended repairer, you do not need to obtain any estimates and repairs can begin immediately after the insurer has authorised them. The insurer will arrange for one of their repairers to contact you to arrange to collect the car. Repairs made by the insurer's recommended repairers are guaranteed for three years.

At your option, you can arrange for a repairer of your choice to carry out the repairs. You must send the insurer at least two detailed repair estimates as soon as reasonably possible. The insurer will only be liable for the repair costs at a non-recommended repairer if the insurer has agreed that the costs are reasonable and the insurer has issued an authorisation to the repairer.

The insurer may need to inspect the car.

The insurer reserve the right to ask you to obtain alternative estimates and the insurer may not pay you more than their recommended repairer would have charged them for the repair of the car.

What is not covered under section 3

• The total excess shown in your Schedule of Insurance.
• Loss or damage caused by theft or attempted theft if the keys or lock transmitter or entry card from the keyless entry system are left in or on the car while it is left unattended.
• Loss of keys, keyless entry system devices, tapes, compact and mini discs, DVD's and other portable media storage devices.
• Loss or damage caused by theft or attempted theft if the car is left unattended without being properly locked and/or if any window, roof opening, removable roof panel or hood is left open or unlocked.
• Loss or damage if any security or tracking device, which the insurer has insisted is fitted to the car, has not been set or is not in full working order.
• Loss or damage caused to the car, if at the time of the incident, it was under the custody or control of anyone with your permission who is not covered under this policy.
• Loss or damage to the car and/or its contents as a result of someone taking it by fraud or trickery while pretending to be a buyer.
• Loss or damage to the car by theft, attempted theft unless this has been reported to the police and a crime reference number obtained.
• The insurer will not pay for any losses that are not directly associated with the incident that caused you to claim, unless expressly stated in this policy.
• Loss or damage deliberately caused by any person entitled to be covered under this policy or any person acting on their behalf.
• Loss or damage resulting from incorrectly maintaining or fuelling the car or from the use of substandard fuel, lubricants or parts.
• Loss of or damage to the car caused by a person known to you taking the car without your permission, unless that person is reported to the police for taking the car without your permission.
Costs resulting from loss of use of the car.
Any reduction in the market value of the car following repair.
Any part of the cost of repair or replacement which improves the car or its accessories beyond its condition immediately before the loss or damage occurred.
Loss or damage to any trailer, caravan or disabled motor vehicle, or their contents, being towed by the car.
Loss or damage from taking the car and returning it to the legal owner.
Loss or damage to in car audio, television, DVD, phone, games-console, or electronic navigation, unless these items are permanently fitted to the car.
Loss or damage caused by wear and tear or depreciation.
Loss or damage caused by any mechanical, electrical, electronic computer or computer software failures, breakdowns, faults or breakages.
Loss or damage arising directly or indirectly from water freezing in the cooling system of the car.
Damage caused by the process of cleaning, modification, repairing or restoring or by any gradually operating cause.
Any storage charges unless you tell the insurer about them and the insurer agree in writing to pay for them.
Any increase in damage as a result of the car being moved under its own power following an incident.
Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the territorial limits.
Any amount over the cost shown in the manufacturer’s latest price guide for any lost or damaged parts or accessories if such parts or accessories are not available.
Loss or damage resulting from confiscation, nationalisation, requisition or destruction by or under the order of any government or public or legal authority.

What is covered under this section
If the glass in the front windscreen, side, rear windows, or sunroof of the car is damaged during the period of insurance the insurer will pay the cost of repairing or replacing it. The insurer will also pay for any repair to the bodywork of the car that has been damaged by broken glass from the windscreen or windows. If the repair or replacement is carried out by one of our approved suppliers, cover is unlimited. (To contact one of our approved suppliers please refer to the ‘Making a claim section’ of this policy.) If you choose to use your own supplier, then cover will be limited to £150 less any excess.
A claim under this section only will not affect your no claims discount.

What is not covered under section 4
The glass excess shown in your Schedule of Insurance, unless the glass is repaired and not replaced in which case no excess applies.
Loss of use of the car.
Damaged or broken glass in panoramic glass roofs.
Repair or replacement of the hood/roof structure of a convertible or cabriolet vehicle.
Repair or replacement of any glass that is part of a removable or folding convertible roof.
Repair or replacement of any windscreen or window not made of glass.
The cost of importing parts or storage costs caused by delays where the parts are not available from stock within the territorial limits.
Loss or damage deliberately caused by any person entitled to be covered under this policy or any person acting on their behalf.

What is covered under this section
The insurer will pay up to a maximum of £100 for personal belongings not permanently fitted to the car. which are lost or damaged following an accident, fire, theft or attempted theft involving the car.

What is not covered under section 5
Loss or damage caused by wear and tear or depreciation.
Loss of, theft of or damage to property from an open or convertible car, unless the personal belongings were left in a locked boot or locked glove compartment.
Loss or damage if the car is left unattended without being properly locked and/or if any window, roof opening, removable roof panel or hood is left open or unlocked.
Money, credit or debit cards, stamps, tickets, vouchers, documents and securities.
Goods or samples carried in connection with any trade or business.
Loss of or damage to any radar detection equipment.
Loss of or damage to telephone or other communication equipment.

Medical expenses
What is covered under this section
If you or anyone in the car is injured in an accident involving the car, the insurer will pay up to £200 in medical expenses for each injured person.

What is not covered under section 7
More than £10,000 per incident.
Death or injury to any person not wearing a seat belt when required to by law.
Any intentional self injury, suicide or attempted suicide.
Any injury or death arising wholly or in part from any natural or inherent disease or medical condition.
Any injury or death to any person driving at the time of the accident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
If you or your partner has any other car insurance policy with the insurer, they will only pay the benefit under one policy.

Replacement locks
What is covered under this section
If the keys or other ignition activation device to the car or the lock transmitter are stolen the insurer will pay up to a maximum of £500 under this section towards the cost of replacing:
The door locks and/or boot lock.
Ignition/steering lock.
The keys or ignition activation device or the lock transmitter and central locking interface.
The reasonable cost of protecting the car, transporting it to the nearest repairers when necessary and delivering it after repair to your address.
Provided it can be established that the identity or the risk address of the car is likely to be known to any person in receipt of such items.

What is not covered under section 8
The first £100 of any claim.
Any claim where the keys, lock activation device or the lock transmitter and central locking interface are either:
Left in or on the car at the time of the loss; or
Taken without your permission by a person known to you, unless that person is reported to the police.
9 Travelling abroad

What is covered under this section

The insurer will cover your legal liability to others while you or any driver covered by this policy are using the car within the European Union and any other country which has agreed to follow Article 7(2) of the EU Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number 72/166/EEC).

You do not need an International Motor Insurance Card (Green Card) for visits to these countries as the legal evidence of this cover is shown on the reverse of your Certificate of Motor Insurance.

Further information on the countries that follow the above EU Directive can be found by visiting www.mib.org.uk.

The insurer will also provide the cover shown on your Schedule of Insurance for up to 60 days in any period of insurance while you are using the car within the countries referred to above.

The insurer may agree to extend the cover for more than 60 days as long as:
- The car is taxed and registered within the territorial limits; and
- Your main permanent home is within the territorial limits; and
- Your visit abroad is only temporary; and
- You tell us before you leave; and
- You pay any additional premium we ask for.

If you want to extend your policy to give the same cover in a country outside the countries referred to above, you must:
- Tell us before you leave; and
- Get the insurer's written agreement to cover you in the countries involved; and
- Pay any additional premium we ask for.

If the insurer agrees to your request, the insurer will issue you with an International Motor Insurance Card (Green Card) as legal evidence of this cover.

The insurer will also pay customs duty if the car is damaged and the insurer decides not to return it after a valid claim on the policy.

Cover also applies while the car is being carried between sea or air ports or railway stations within these countries, as long as this travel is by a recognised sea, air or rail route.

What is not covered under section 9

If your Certificate of Motor Insurance allows a specific driver to drive any other vehicle, that cover does not apply outside of the territorial limits.

10 Child seat cover

Comprehensive Only

If you have a child seat fitted in your car and your car is involved in an accident or damaged following fire or theft we will contribute up to £100 per child seat towards the cost of a replacement even if there is no apparent damage, subject to you making a claim on this insurance policy.

11 No claims discount

If you do not make a claim during the period of insurance, the insurer will increase your no claim discount when you renew your policy with us in line with scale shown below:

<table>
<thead>
<tr>
<th>Current years NCD</th>
<th>Your NCD years at renewal if no fault claims</th>
<th>Your NCD years at renewal if one fault claim</th>
<th>Your NCD years at renewal if two fault claims</th>
<th>Your NCD years at renewal if more than two fault claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>4</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>5</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
<td>6</td>
<td>3</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>7</td>
<td>3</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>7</td>
<td>8</td>
<td>3</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>8</td>
<td>9</td>
<td>3</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

If you do make a claim during the period of insurance, your no claim discount will be reduced at the next renewal date in accordance with the scale shown above.

The following will not affect your no claims discount:
- Payments made under Section 4 - Glass damage of this policy.
- Claims made under Section 1 - No fault claims
- Payments made under Section 2 - Payment for services of a third party
- Payments made under Section 3 - Payments for repair or loss
- Payments made under Section 4 - Glass damage of this policy
- Payments made under Emergency treatment (Section 1) of this policy.
- Claims where you were not at fault, as long as the insurer has recovered all that the insurer has paid from those who were responsible.

Your no claim discount cannot be transferred to another person or used on more than one policy at the same time.

You should note any change in the level of your no claim discount is no guarantee that your premium will not rise.

12 No Claims discount protection

If you have 4 or more years no claims discount, for an additional premium, you can opt to protect your no claims discount. This means that provided that you have no more than 2 claims in any 3 year period, your entitlement to a no claims discount will be unchanged and your no claims discount will not be reduced in accordance with the scale shown in Section 11 - no claims Discount. If you make 2 claims in any 3 year period no claims discount protection will end.

For the third and any subsequent claims your no claims discount will be reduced in line with the table in Section 11 - no claims discount.

This benefit only applies to your no claims discount. It does not protect the premium you pay and the insurer may take account of your claims history when calculating your premium.

13 Cancellation

How to cancel your policy

You must contact us if you wish to cancel your policy. Our contact details are on the reverse of your Certificate of Motor Insurance.

We will cancel your policy either from the date you contact us, or from any later date you specify. The policy cannot be cancelled from an earlier date than when you contact us.

In all cases the Certificate of Motor Insurance must be returned to us. Not doing so is an offence under the Road Traffic Act 1988. If you have lost your Certificate of Motor Insurance, we will ask you to complete a Statutory Lost Certificate Declaration to confirm this.

If you are paying your premiums by instalments, you must still pay us any balance of premium due. Cancelling any direct debit instruction does not mean you have cancelled the policy. You will still need to follow the instructions above.

In the event of cancellation, a cancellation fee shown in the Additional Important Information document, will apply.

Cancellation by you within the first 14 days

If you cancel your policy within 14 days of the date you receive your policy documents we, on receipt of your Certificate of Motor Insurance, will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, unless you have made a total loss claim in which case no refund of premium will be given and all premiums would be due.

Cancellation by you after the first 14 days

If you cancel this policy after the 14-day period we, on receipt of your Certificate of Motor Insurance, will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

Where we cancel your policy

We may cancel your policy if there are serious grounds to do so such as:
- Non-payment, failure to supply requested validation documentation (proof of No Claims Discount, Security etc) or you have provided us with incorrect information and you have failed to provide a remedy when requested.
- We cancel we will provide seven days' prior written notice to your last known address unless we are required to cancel earlier. If we cancel your policy you will be required to return the Certificate of Motor Insurance to us. we, on receipt of your Certificate of Motor Insurance, will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.
- If we cancel your policy on the grounds of fraud, cancellation may be immediate and we may keep any premium you have paid. We may also inform the police of the circumstances.

14 General policy exclusions

You are not covered under your policy for any of the following:

- Any claim arising from or connected with war.
- Any claim concerning the legal liability to others arising directly or indirectly from any tax, excise duty or other form of taxation.
- Payments made under Section 2 - Payment for services of a third party.
- Payments made under Section 3 - Payments for repair or loss.
- Payments made under Section 4 - Glass damage of this policy.
- Claims made under Section 1 - No fault claims.
- Payments made under Emergency treatment (Section 1) of this policy.
- Claims where you were not at fault, as long as the insurer has recovered all that the insurer has paid from those who were responsible.

Your no claims discount cannot be transferred to another person or used on more than one policy at the same time.

You should note any change in the level of your no claim discount is no guarantee that your premium will not rise.
Contracts
Any claim as a result of an agreement or contract unless it is one the insurer would have been liable for anyway.

Who uses the car
Any injury, loss or damage which takes place while the car is being:
- Driven by or in the charge of any person not covered by your Certificate of Motor Insurance; or
- Used other than for the purposes allowed on your Certificate of Motor Insurance; or
- Driven by or in the charge of any person who does not hold or comply with the conditions of a valid licence to drive such a vehicle in the country within which the incident occurred.

This exception does not apply if the car is:
- Being serviced or repaired by a member of the motor trade.
- Stolen or being taken away without your permission; or
- Being parked by an employee of a hotel or restaurant as part of a car-parking service.

Track days and off road events
Any liability, loss or damage resulting from the use of the car at any event during which the car may be driven on a motor racing track, airfield or at an off road event.

Use on airfields
The insurer will not pay claims arising directly or indirectly from any car being in a place used for the take-off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come with the Customs examination area or any part of airport premises to which the public does not have access to drive their vehicle.

Pollution
Any accident, injury, damage, loss or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unexpected and accidental incident which happens during the period of insurance.

Earthquake
Any loss or damage caused by earthquakes and the result of earthquakes.

Pressure waves
Any loss or damage caused by pressure waves from aircraft or aerial devices travelling at sonic or supersonic speeds.

Riot
Any loss or damage caused by riot, civil commotion occurring outside Great Britain, the Isle of Man or the Channel Islands. This exception does not apply to Section 1 - Liabilities to others.

Radioactivity
Any loss or damage caused by, contributed to or arising from;
- Ionising radiation or radioactive contamination from any fuel or waste; or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component or of any nuclear fuel or any nuclear waste.

Terrorism
Any loss or damage caused by or arising from terrorism unless the insurer has to provide cover under any Road Traffic Acts.

War
Any loss or damage caused directly or indirectly by war, invasion, act of enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power other than to meet the requirements of the Road Traffic Acts.

Taking care of your car
You and all other drivers must ensure that:
- The car is kept in a roadworthy condition.
- The car has a current MOT certificate if applicable.
- All reasonable steps are taken to ensure the car has been protected against loss or damage.

The insurer may examine the car at any time.

Your duty to provide accurate information
You must have answered truthfully all questions relating to your details; those of the car and of all named drivers on your policy that we asked when your policy started. You must also have truthfully agreed to all statements that you stated in the Statement of Insurance relating to your policy when it started.

You must notify us as soon as reasonably possible if any of your details change.

It's important that you check the information you provided and notify us immediately of any changes to these details. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null & void and treated as if it never existed.

Please refer to Important Customer Information section for further details.

Accidents and claims
You must notify us as soon as reasonably possible if you or any driver become aware of any accident or loss involving the car or of any other incident which may lead to a claim by you or by a third party.

If you or any driver receive any notice of prosecution, inquest or fatal accident enquiry or you or any driver are sent a claim form from a court or a letter, you or any driver must send it to the insurer, unanswered, as soon as reasonably possible.

You must ensure that the police are notified within 48 hours of the car or any driver becoming aware of any incident involving theft, attempted theft, or malicious damage and a crime reference number is obtained.

You or anyone who drives the car must not admit liability for, offer, negotiate or seek settlement of any claim without our written permission.

You or anyone who drives the car must take reasonable steps to minimise the loss if an incident which gives rise to a claim occurs.

The insurer is entitled under this policy to:
- Take over and conduct the defence and settlement of any claim in your name or in the name of any other person insured by your policy.
- Instigate proceedings at their own expense and for their own benefit but in your name or in the name of any other person insured by your policy to recover any payment that they have made under your policy.
- Recover from you the amount of any claim that they are required to settle by law which the insurer would not otherwise have paid under this policy.
- Pay the legal owner of the car in the event of a loss.
- Require proof of ownership and value of the insured property in the event of a loss.

You or any person who makes a claim under your policy must give the insurer all reasonable assistance and information in relation to any claim made under your policy.

Fraud
You must not act in a fraudulent manner. You, any authorised driver, or any person acting for you must not make false or exaggerated claims. If you, any authorised driver, or anyone acting for you makes a claim knowing any part of it to be false or exaggerated, the insurer will not pay the claim and the insurer will cancel your policy. The insurer shall be entitled to recover from you the amount of any claim already paid under the policy during the period of insurance.

If the insurer cancels your policy on the grounds of fraudulent activity, they will keep any premium you have paid and may inform the police of the circumstances.

Other insurances
If at the time of any incident which results in a claim under your policy there is any other insurance in force covering the same liability, loss or damage, the insurer will only pay their share of the claim. The share to be paid by each insurer will be determined either by the appropriate court or by agreement between the insurers involved.

Legal & General Car Insurance is underwritten by a panel of insurers and is arranged and administered by BISL Limited who is an intermediary authorised and regulated by the Financial Conduct Authority. Registered in England no. 3231094. Registered office Pegasus House, Bakewell Road, Orton Southgate, Peterborough PE2 6YS. Calls to our 0844 numbers cost 5p/min from a BT landline, set up fees may apply and network charges may vary. Calls from mobile phones may be considerably more.

15 General policy conditions

The insurer will only give you the cover described in this policy document provided that you and all other drivers comply with the conditions set out below and that the information that you gave us regarding the car and all insured drivers is true and complete as far as you know.
Complaints procedure

We aim to provide a high level of service to all our customers but occasionally things can go wrong, when this happens we will do everything we can to put things right.

Complaints procedure

If you have a complaint about our service or the administration of your policy, please contact us in the first instance by phoning customer services on 0844 874 0710. We will aim to resolve your complaint over the phone within 24 hours.

If your complaint is not resolved to your satisfaction within 24 hours we will send you a written acknowledgment of your complaint together with the next steps we will be taking to resolve it. If you prefer to put your complaint in writing please send it to: The Customer Relations Manager, Legal & General General Insurance (BISL), Fusion House, Bretton Way, Peterborough, PE3 8BG.

Next steps

In the unlikely event that your complaint remains unresolved four weeks after being made, we will send you either our final response or a letter explaining why we are not yet in a position to resolve your complaint and advise you when we will be in contact again.

If after eight weeks of making your complaint we are still not in a position to issue you with our final response we will send you a letter explaining the reason for the delay and advising you of your right to complain to the Financial Ombudsman.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

The address is Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. The website address is www.financial-ombudsman.org.uk and their telephone number is 0800 0234567.

Complaints which the insurer are required to resolve will be passed on to them by us. We will notify you when we do this. If you are unhappy with the decision you receive you can refer your complaint to the Chief Executive. Full contact details of the insurer’s Chief Executive will be provided by the insurer or are available from us.

If the insurer cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving the insurer’s final response letter.

Following the complaints procedure does not affect your rights to take legal proceedings.

Data protection notice

Please read this notice as it explains the purposes for which we or the insurer will use personal data and sensitive personal data which we hold. Please show this notice to anyone insured to drive the vehicle covered under this policy.

Your personal data

For mutual security calls are recorded and may be monitored for training purposes and to prevent and detect fraud. For the purposes of the Data Protection Act 1998 the Data Controller in relation to the personal data you supply is BISL Limited.

Insurance administration, renewal and claims handling

Information you supply may be used for the purpose of insurance administration, renewal and claims handling by the insurer, its agents, reinsurers and your intermediary. In assessing any claims made, insurers may undertake checks against publicly available information such as Electoral Register, County Court Judgments, bankruptcy or repossession information. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

Claims & Underwriting Exchange and Other Registers and Databases

We or the insurer exchange information with various databases and registers to help us check information provided, to detect and prevent crime or fraud and to obtain information about your no claims history. These may include the Claims and Underwriting Exchange Register run by Insurance Database Services Limited (IDS Ltd), the Hunter Database run by MCL Software Ltd, the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers (ABI), the No Claims History Database run by LexisNexis and any other relevant industry databases or registers. Information may be shared with these registers and checks carried out against the information held on these registers when we or the insurer deal with your request for insurance, at renewal, when amendments are made to your policy, where a claim is made or where it is necessary to update our policy records. Under the provisions of your policy, you must tell us about any incident (such as an accident or theft) which may give rise to a claim. When you tell us about an incident, we or the insurer will pass this information to the registers and any other relevant registers. You can ask us for more information about this.

Your electronic information

If you contact us electronically, we or the insurer may collect your electronic identifier, e.g. Internet Protocol (IP) address or telephone number supplied by your service provider. This information may be used by us or the insurer to aid in the detection of fraud.

Sensitive personal data

In order to assess the terms of the insurance contract or administrator claims, we or the insurer will need to collect personal data which the Data Protection Act 1998 defines as sensitive, such as medical history or criminal convictions and we or the insurer may need to transfer this data overseas. By proceeding with this request, you will signify your explicit consent to such information being processed by us, the insurer or its agents.

Motor Insurance Database

Information relating to your insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers’ Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLNl, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

I. Electronic Licensing
II. Continuous Insurance Enforcement
III. Law enforcement (prevention, detection, apprehension and prosecution of offenders)
IV. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You may check that your correct registration number details are shown on the MID at www.askmid.com

Credit searches and use of third party information

In assessing your application/renewal, to prevent fraud, check your identity and to maintain their policy records, we or the insurer or the credit provider may:

- Search files made available to them by credit reference agencies who may keep a record of that search. We or the insurer or the credit provider may also pass to credit reference agencies information they hold about you and your payment record. The information will be used by other credit providers for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors. We or the insurer or the credit provider may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by us or the insurer or the credit provider, acceptance or rejection of your application/renewal will not depend only on the results of the credit scoring process.

Use information relating to you and your vehicle supplied to us or the insurer or the credit provider by other third parties.

Overseas transfer of data

We and the other companies processing your data for the purposes mentioned above may from time to time need to undertake some of the processing in countries outside of the European Economic Area which may not have laws to protect your personal data, but in all cases we will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided on request.

Fraud prevention

In order to prevent and detect fraud we or the insurer may at any time: Share information about you with other organisations including the Police, undertake credit searches and check and/or share your details with fraud prevention and detection agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.
We, the insurer or other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Managing credit and credit related accounts or facilities;
- Recovering debt;
- Checking details on proposal and claims for all types of insurance;
- Checking details of job applicants and employees.

Please contact us on the number shown on your policy documentation if you want to receive details of the relevant fraud prevention agencies. We, the insurer or other organisations may access and use from other countries the information recorded by fraud prevention agencies.

### Disclosure of information to third parties

We will treat your information as confidential but may disclose it to other companies if:

1. it is needed by our agents, advisors or others involved in providing our services to you or in collecting what you owe to us (including insurers, credit agencies and debt recovery agents);
2. the law or public interest permits or requires it;
3. HM Revenue and Customs or other authorities require it;
4. it is required by us to investigate or prevent crime.

We also exchange information with insurers through various databases to check information provided and to prevent fraudulent claims.

### Processing of your data by Legal & General Distribution Services Limited

In the event that a change is made to the party that arranges and administers your policy, we will transfer your data to Legal & General Distribution Services Limited and/or the new party appointed by it to arrange and administer your policy to allow them to provide you with a renewal quote following the change and allow continuity of your insurance cover. We will only transfer a copy of your information to Legal & General Distribution Services Limited and/or the new party appointed by it when your BISL insurance cover is due for renewal. We will continue to retain your information in accordance with the terms of this Data Protection notice.

Legal & General Distribution Services Limited will write to you before any such change explaining why a change has been made and giving you details of the new arranger and administrator and/or new insurer.

Legal & General Distribution Services Limited will be the sole data controller of your personal information that is received by them for the purpose of providing your renewal quote and any subsequent insurance cover, as well as for any marketing and research purposes performed by them as detailed below.

### Marketing and market research

Where you have consented, Legal & General Distribution Services Limited and their agents may use your information to keep you informed by post, telephone, email or text messages about products which may be of interest to you. Your information may also be used for these purposes after your policy has lapsed.

If you do not wish your information to be used for marketing purposes shown above please write to the Data Protection Officer at the address below.

The Data Protection Officer, Legal & General Car Insurance (BISL), Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS.

In addition, Legal & General Distribution Services Limited, BISL Limited and their agents may use your information to carry out market research, statistical analysis and customer profiling. Your information may also be used for these purposes after your policy has lapsed.

### Your rights

You are entitled to request a copy of the information we hold about you for which we may charge a small fee. If you have any questions or you would like to find out more about this notice please write to the Data Protection Officer, Legal & General Car Insurance (BISL), Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS.

For more information on the Data Protection Act you may also write to the Office of the Information Commissioner at Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Telephone: 08456 306060 or 01625 545745 E-mail: mail@ico.gsi.gov.uk

This policy and other associated documentation are also available in large print, audio and braille. If you require any of these formats please contact us.
Your demands and needs
Our policy is designed to meet the demands and needs of customers who wish to insure their motor vehicle against the risk that they have selected to cover. For example third party risks only, third party fire and theft, or comprehensive cover, as well as any additional services chosen.
We have not provided advice on whether the policy is suitable for your needs or made any recommendations.
Your chosen level of cover - Comprehensive
Your additional products:
- Motor Legal Protection
- RAC Breakdown Cover
- Keycare
- Guaranteed Replacement Car
- Excess Protection
We offer products from a range of insurers for car insurance. We only offer products from a single insurer or supplier for:
- Motor Legal Protection, underwritten by AmTrust Europe Limited
- RAC Breakdown Cover
- Keycare, underwritten by Ageas Insurance Limited
- Guaranteed Replacement Car, administered by ACM ULR Limited
- Excess Protection, underwritten by Inter Partner Assistance SA

Our fees and charges
We will charge you for the administration and cancellation of your policy and the fees and charges are set out below.

Cancellation fee
If either you or we cancel within 14 days of receiving your policy documentation we will charge you a fee of £30 plus the cost for the amount of time you have been covered unless you have made a total loss claim in which case no refund will be given and all premiums would be due. If either you or we cancel more than 14 days after receiving your policy documentation we will charge you a fee of £55 plus the cost for the period of cover you have benefitted from.
This is providing no claims have been made. If a claim has been made or there has been an incident which may lead to a claim, no refund will be given and all premiums would be due.
If you cancel the additional products taken out with this policy, but not the main policy within 14 days of receiving our policy documentation, you will pay for time on cover only. After this time, no refund will be given. If you cancel the main policy then any additional products taken out will also be cancelled.
We have provided you with information on how to cancel your policy in the cancellation section of your Motor Policy Wording, Section 12. This clearly sets out our approach to providing you with a refund of premium for your time on cover.
We will pay any refund due to the bank account or credit/debit card we hold on file. We can only make a refund on return of your Certificate(s) of Motor Insurance enclosed in this pack. The minimum amount we will refund is £1, refunds less than £1 will not be given.
If you cancel your policy you will be required to return your Certificate of Motor Insurance to us at the following address: Insurance Services, Unit 25, Tresham Road, Orton Southgate, Peterborough, PE2 6BU.

Administration fee
All amendments to this policy are subject to a £25 administration fee. We have provided you with a list of examples of the things that we need to know about in the general conditions section of your Motor Policy Wording, Section 14.

Failed payment fee
If you fail to make a payment we will charge you a fee of £25.

Paper document fee
If you want a paper copy of your policy document, or any part of it sent to you, then a fee of £3 will be charged.

Important Information About Legal & General
We may transfer the responsibility for the arranging and administration of your Legal & General Car Insurance policy and any additional products that you have the benefit of with suitable third parties (such company being referred to as “Legal & General”). By entering into this Legal & General Car Insurance policy and agreeing to these terms and conditions with us, you have given your permission to Legal & General arranging and administering the policy and any additional products on renewal. If there is a change in administrator from us to Legal & General on renewal and you have given your permissions to the change in administrator, you will be notified before the date of renewal.
If you do not want us to automatically transfer the responsibility for the arranging and administration of your policy and any additional products to Legal & General, you should let us know by contacting our Customer Services Team on 0844 874 0710.

Transaction fee
In the event that any payments due on your policy are not paid, it may be necessary for us to instruct agents to recover this amount. Please note that where it is necessary for agents to recover any amount owing under your policy a transaction fee of £0.85 will be applied to each payment made to the agents by credit or debit card.

Automatic renewal
To ensure you continue to be insured after renewal, we reserve the right to automatically renew your insurance and any additional products you currently have the benefit of. We will write to you before the end of the policy with our new offer, explaining what you need to do. If you have given us permission, we will search our panel of insurers to find you the best deal. If you have not, we will renew your policy with your current insurer. Once the policy has renewed we will take payment from unless you provide alternative payment details. If you do not want us to automatically renew your policy, you should let us know by contacting our Customer Services Team on 0844 874 0710.

If we transfer responsibility for the arranging and administration of your Legal & General Car Insurance policy and any additional products that you have the benefit of on renewal to Legal & General, to ensure you continue to be insured after renewal, Legal & General will have the right to automatically renew your insurance and any additional products you currently have the benefit of with suitable third parties. Legal & General will write to you before the end of the policy with its renewal offer, explaining what you need to do. Once the policy has renewed Legal & General will take payment from the card details above unless you provide alternative payment details. If you do not want us to automatically renew your policy, you should let us know by contacting our Customer Services Team on 0844 874 0710. If you have not given your consent to a change in administrator, Legal & General as the new administrator will not automatically renew your policy and it will cease at the end of your policy.

Compensation
We are covered by the Financial Services 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. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation schemes arrangements is available from the FSCS website or write to Financial Services Compensation Scheme,
Who regulates us
BISL Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our registered number is 308896.

Our permitted business is arranging general insurance contracts which you can check on the Financial Services register by visiting the website www.fca.org.uk or by contacting the FCA on 0800 111 6768.