



PRESTIGE
UNDERWRITING SERVICES LTD

MOTOR INSURANCE POLICY

Thank you for choosing Prestige
Underwriting Services Ltd for your
Motor Insurance.

UNDERWRITTEN BY



MOTOR INSURANCE POLICY

This policy is administered by Prestige Underwriting Services Limited on behalf of Allianz p.l.c.

The information you have given us or that was provided on your behalf forms part of this contract.

Based on the information you have provided in the statement of fact that we have relied upon, you agree to pay us the premium and we agree to provide insurance as shown in this Motor Policy, the certificate and schedule and any subsequent amendments.

This Motor Policy, the statement of fact, the certificate and the schedule and any subsequent amendments make up this contract and together they will form your policy.

You must read all these documents to make sure you have the cover you need.

The period of insurance is for a fixed period shown on your schedule. At the end of this period, renewal may be offered with any changes to the Motor Policy wording and premium. We will advise you of these changes in writing before the end of the fixed period. We reserve the right not to invite renewal of this Motor Policy and you may choose not to accept our invitation to renew.

CONTENTS

Introducing your policy	1
Definitions	3
Territorial Limits and Car Sharing	4
Section 1 Accidental Damage	5
Section 2 Fire and Theft	5
Basis of Settlement Sections 1 and 2	6
Section 3 Liability to Others	8
Section 4 Personal Accident Benefits	10
Section 5 Personal Belongings	11
Section 6 Medical Expenses and Physical Assault Benefits	12
Section 7 No Claims Discount	13
Section 8 Foreign Use	14
Section 9 Use by the Motor Trade, Hotels and Car Parks	15
General Exceptions	16
General Conditions	18
Your Cancellation Rights	21
Customer Care	22
Making a Claim	28

DEFINITIONS

Policy Document	this document
You, your	the person named as the policyholder on the schedule and certificate of motor insurance
We, our, us	Prestige Underwriting Services Limited on behalf of Allianz p.l.c.
Broker	the person or company who has issued these documents on our behalf and who sold this policy.
Schedule	includes the <ul style="list-style-type: none">• period of cover;• name of the policyholder;• drivers and use;• sections of this policy document which apply;• conditions which vary the terms of this policy document.
Certificate of Motor Insurance	proof that you have motor insurance as required by law.
Green Card	the International Motor Insurance Card. This is the document that some countries need as proof of compulsory insurance.
Main Driver	the person who drives your car most of the time whether for social purposes or for travel to and from a place of business, duty or study.
Your Car	the insured car (including its accessories and spare parts). This is shown on your schedule. In section 3 of your document of insurance it also includes a trailer, caravan, or broken-down motor vehicle while they are attached to your car for towing.
Market Value	the cost of replacing your car with one of the same make, model and specification, taking into account the age, mileage and condition of your car, and not the price you paid for it.
Track Days	driving or use on a motor racing track, circuit, airfield, de-restricted toll road or at an "off road" event.
General Conditions	these describe your responsibilities, general information and the procedures that apply in certain situations, such as when there is a claim or the contract of motor insurance is cancelled.

General Exceptions

these describe the things that are not covered by the contract of motor insurance. They are in addition to the exceptions shown under the headings 'What is not insured' in each of the sections detailing the cover provided.

Endorsements

something which alters your insurance cover. Your cover will be affected by any endorsement that is shown on the schedule. (Such endorsements may add exclusions to the cover or require you to take action such as fitting approved security). More than one endorsement may apply. If you do not comply with any endorsements, this contract of motor insurance may no longer be valid and we may refuse to deal with any claim.

Excess

the amount you have to pay towards each claim you make under this contract of motor insurance. There may be more than one excess, part of which may be voluntary (where you have chosen to take an excess to receive a discount on your premium). The amount of the excess is shown on the schedule.

TERRITORIAL LIMITS

Except where we say otherwise your insurance applies in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands. This includes while your car is being transported within and between them.

CAR SHARING

Accepting payments from passengers as part of a car sharing arrangement will not affect your insurance cover if:

- they are being given a lift for social or similar purposes;
- the insured car is not built or adapted to carry more than eight passengers;
- this is not a part of a business of carrying passengers;
- any money received does not produce profit.

Section 1 and 2 - Accidental Damage, Fire and Theft

What is insured

Section 1

If your car is damaged by accident, vandalism or malicious damage, we may:

- pay the cost of repairs to your car; or
 - replace what is lost or damaged; or
 - make a cash payment for not more than the market value of your car at the time of the damage.
 - pay for standard accessories on your car or kept in your private garage.
-

Section 2

If your car is lost or damaged by fire, lightning, explosion, theft or attempted theft, we may:

- pay the cost of repairs to your car; or
 - replace what is lost or damaged; or
 - make a cash payment for not more than the market value of your car at the time of the loss or damage.
 - pay for standard accessories on your car or kept in your private garage.
-

What is not insured

Section 1 and 2

We will not pay for the following:

- wear and tear, your car losing value or for any repairs which improve your car beyond its condition before the loss or damage happened.
 - mechanical, electrical, electronic or computer failures or breakdowns or breakages.
 - damage to tyres caused by braking, punctures, cuts or bursts.
 - any additional damage resulting from the insured car being moved by you after an accident, fire or theft.
 - more than the manufacturer's latest list price in the United Kingdom of any part or accessory. If such a list price is not available the most we will pay is the manufacturer's latest list price in the United Kingdom for an equivalent part or accessory.
 - additional storage costs caused by the unavailability of any part or accessory nor the cost of importing any part or accessory into the United Kingdom.
 - loss or damage to your car caused directly by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
 - loss of use of your car or any other indirect loss.
 - loss of or damage to your car by theft or attempted theft if your car has been left unlocked, and/or the ignition key or other ignition device is left in, on or attached to the car or left in the immediate proximity of your car, or left with a window or roof open.
 - loss of or damage to your car caused by deception, fraud or trickery, including when you are offering your car for sale.
 - Theft and/or unauthorized taking of your car by any member of your family or any person normally residing at your address or who has access to your home.
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Section 1 and 2 - Accidental Damage, Fire and Theft (continued)

What is not Insured (continued)

- loss of or damage to your car as a result of it being confiscated or destroyed by or under official order of any government, public or local authority.
 - loss or damage caused deliberately by you or any person driving your car with your permission.
 - loss from your car being taken and returned to its rightful owner.
 - loss of or damage to any trailer or caravan whether or not it is being towed by or attached to your car.
 - Loss or damage as a result of incorrectly fuelling your car or from the use of substandard or contaminated fuel, lubricants or parts.
 - Loss or accidental damage arising out of an accident if you or any other person insured has been convicted, or has a pending conviction for:
 - Breath, blood or urine alcohol/drug levels above the legal limit in the road traffic legislation
 - Failing to provide a sample of breath, blood or urine
 - Leaving the scene of an accident.
-

SECTIONS 1 AND 2 - BASIS OF SETTLEMENT

If your car belongs to someone else, or is under a hire purchase or leasing agreement, we may pay the legal owner.

Repairs

If this insurance covers the loss or damage and the cost will not exceed the market value of your car:

- you may arrange for reasonable and necessary repairs to be started if you send an estimate first and we have details of the cause of the damage; and
- we will also pay the reasonable cost of removing your car to the nearest competent repairer and after repair returning it to the address shown on your schedule

We may use parts or accessories which are not made or supplied by your car's manufacturer but are of similar type and quality to the parts and accessories we are replacing.

New car replacement

If this insurance covers the loss or damage and within one year of registration as new in your name your car is:

- damaged so that repairs will cost more than 60% of its list price including taxes when the damage happened; or
- stolen and not recovered.

We will replace your car with a new car of the same make, model and specification if it is available in the United Kingdom. If a replacement car of the same make, model and specification is not available we will, where possible, provide a similar car of identical list price. If you wish to have the claim settled on a cash basis then the most we will pay is the market value of your car and its standard accessories at the time of the loss or damage. The lost or damaged car will then become our property.

In-car entertainment, telephone and satellite navigation equipment

We will pay for the loss or damage to audio, telephone and satellite navigation equipment if permanently fitted to your car. If the equipment is not a part of the car manufacturer's original specification, we will pay up to £250.

Replacement of locks and keys

If this insurance covers the loss or damage, we will pay for all the locks to be replaced if one or more is damaged. If your car keys are lost or stolen we will pay for replacement locks and keys providing they were not left in or on your car while it was unattended.

Child car seats

If you have a child car seat in your car and your car is involved in an accident that results in impact damage to your car, we will replace the child seat with a new one of the same quality.

Excesses that apply

If your schedule shows that you have to pay an excess, you must pay the first part of any claim. If this amount is paid in error by us you must refund the amount immediately on request.

Temporary replacement car

We will pay for a temporary replacement car, subject to availability. After loss or damage covered by this insurance, if we manage your claim we will supply and pay for a temporary replacement while the repairs to your car are being carried out if you use our Selected Repairer Service.

Temporary replacement cars are usually small hatchbacks under 1200cc.

We will insure the temporary replacement car under this insurance in exactly the same way as we insure your car and you will only have to pay for the fuel used. You must return the temporary replacement car when the owner or we ask you to or if this insurance expires and you do not renew it.

Windscreen Cover

We will pay for breakage of glass in your windscreen, windows, and glass sunroof (excluding panoramic roof glass). We will also pay for damage to your car's paint work caused by broken glass. If no other damage has occurred the claim will not affect your no claim discount. If the glass is replaced you will be required to pay the first £75 of the cost (excess). You will not have to pay this sum if the glass is repaired rather than replaced. If you use our approved windscreen supplier cover is unlimited. If you use any other supplier the maximum we will pay is £100 after deduction of the £75 excess.

Section 3 - Liability to Others

What is insured

We will pay all sums you are legally responsible for:

- following death of or bodily injury to other people;
- up to £20,000,000 for damage to property;

as a result of any accident involving your car or any other vehicle your certificate of motor insurance allows you to drive.

If your certificate of motor insurance says so, you are insured under this section to drive a private motor car not owned by you and not hired to you under a hire purchase or leasing agreement, as long as:

- the car has not been hired to you under a car rental agreement;
 - the car is not a van which has been adapted to carry passengers;
 - you have the owner's permission to drive the car;
 - the car is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
 - you are not covered by any other insurance to drive it;
 - there is a current and valid policy of insurance in force for the car being driven;
 - you still have your car and it has not been damaged beyond cost effective repair; and
 - you are not securing the release of any car which has been seized or confiscated by or on behalf of any government or public authority.
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Other people

In the same way as you are insured, we will insure:

- any person driving or using your car with your permission, as long as this is allowed by your schedule and certificate of motor insurance;
 - any passenger travelling in or getting into or out of your car;
 - you or your spouse/partner's employer or business partner if stated on the certificate of motor insurance provided your car is not owned, leased or hired by the employer or partner.
 - the legal representative of any person who has died who would have been entitled to protection under this section.
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Legal costs

We will pay any legal costs and expenses that you have run up with our prior written consent, including:

- solicitors' fees for representation at a coroner's inquest, fatal accident inquiry or court of summary jurisdiction; and
 - defence of any legal proceedings that are taken for manslaughter or causing death by dangerous or reckless driving.
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Emergency treatment charges

We will pay for emergency treatment charges as required under the Road Traffic Acts. If this is the only payment we make, it will not affect your no claims discount entitlement.

Section 3 - Liability to Others (continued)

What is not insured

We will not pay for:

- death of or bodily injury to any employee arising out of or in the course of their employment by any person who is covered by this section, unless the employee is a passenger in any vehicle for which insurance is provided by this section;
- legal responsibility which is covered by any other insurance;
- loss of or damage to any car which is covered by this section;
- loss of or damage to any trailer, caravan or vehicle (and their contents) while being towed by or attached to any car covered by this section;
- loss of or damage to any property which belongs to or is in the care of any person who is claiming under this section;
- legal responsibility, loss or damage when your car is being used in the operational boundaries of any airport or airfield except when we have to meet the requirements of the Road Traffic Acts;
- more than £20,000,000 for any one incident or series of incidents arising from one event that causes loss or damage to property. This amount is inclusive of all costs and expenses up to £5,000,000.

Section 4 - Personal Accident Benefits

What is insured

We will pay £10,000 per person if you or your husband or wife or civil partner are accidentally injured in any car or getting into or out of any car and within 90 days independently of any other cause, the injury results in:

- death;
 - permanent loss of any limb above the wrist or ankle; or
 - complete and irrecoverable loss of sight in one or both eyes. We will pay the injured person or their legal representative.
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What is not insured

We will not pay:

- if the injured person is aged under 21 years or aged 75 years or more at the time of the accident;
- more than £10,000 during any one period of insurance for any one person;
- under more than one motor insurance you or your husband or wife or civil partner have with us;
- for any injury or death resulting from suicide, attempted suicide; or
- if the driver of the car is convicted of an alcohol or drugs related offence as a result of the accident.

Section 5 - Personal Belongings

What is insured

Personal Belongings

We will pay up to £200 for personal belongings in your car if lost or damaged due to accident, fire, theft or attempted theft.

What is not insured

We will not pay for:

- the theft or attempted theft of personal belongings, if your car has been left unlocked, left with the keys in it or left with a window or roof open;
- the theft of personal belongings unless kept out of sight in the locked boot or glove compartment of your car;
- money, stamps, tickets, documents or securities;
- goods, tools, samples or equipment carried in connection with any trade or business; or
- property covered under any other insurance.

Section 6 - Medical Expenses and Physical Assault Benefits

What is insured

Medical expenses

We will pay up to £250 for each person for any medical expenses resulting from an accident while travelling in your car

Physical Assault Benefits

Road Rage

What is insured

We will pay £500 if you or your husband or wife or civil partner are physically assaulted as a result of your car being in an accident.

We will pay the injured person or their legal representative.

What is not insured

We will not pay when the accident:

- is caused by a relative or a person known to you or your husband or wife or civil partner;
 - is not reported to the police as soon as possible
 - happens outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands;
 - is caused or contributed to, by anything said or done by you or your husband or wife or civil partner or by a passenger in your car after the accident
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Car jacking

What is insured

We will pay £500 if you or your husband or wife or civil partner are physically assaulted as a result of your car being subjected to an aggravated theft or attempted aggravated theft.

We will pay the injured person or their legal representative.

What is not insured

We will not pay when the incident:

- is caused by a relative or a person known to you or your husband or wife or civil partner;
 - is not reported to the police as soon as possible; or
 - happens outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands.
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Section 7 - No Claims Bonus

If this is a yearly contract, and you do not claim under this insurance and you have not been involved in an accident which has or may result in a claim against you, we will give a discount on your renewal premium.

If the insurance covers more than one car, the No Claims Discount will apply separately for each car.

We will reduce or remove your No Claims Discount, in accordance with the scale below, if we make any payment whatsoever, even if the accident is not your fault, unless we get the money back from someone else. We may withhold the No Claim Discount in full or part if there are any claims that have not been settled. If we recover all our money, or we have good reason to believe a third-party claim would be unsuccessful, the No Claims Discount would apply again.

Current NCD (years)	After 1 claim (years)	After 2 claims (years)	After 3+ claims (years)
1	0	0	0
2	0	0	0
3	1	0	0
4	2	0	0
5	3	1	0
6	4	2	0
7	4	2	0
8	5	3	0
9+	5	3	0

If you have a protected No Claims Discount (shown on the schedule) we will not reduce the Discount if you do not claim more than twice during three continuous periods of insurance. The protected No Claims Discount only applies while you are insured by us and cannot be transferred to another insurer.

Section 8 - Foreign Use

Your insurance provides the minimum compulsory insurance in:

- European Union (EU) countries; and
- any other country which has agreed to follow EU directives on compulsory motor insurance and is approved by the Commission of the European Union;

Including when your car is being transported within and between them.

These countries are shown on your certificate.

As well as this minimum cover, your insurance also gives the cover shown on your schedule in these countries if your car is:

- registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; and
- not used abroad for more than 90 days in any one annual insurance period.

If you want to use your car in these countries for more than 90 days in any one annual insurance period you must obtain our prior permission and pay any extra premiums.

If you want to use your car in countries that are not shown on your certificate, you must obtain our prior permission and pay any extra premiums, we will then extend the full benefits of this insurance to apply:

- in the countries we have agreed, including when your car is being transported; and
- for the period agreed.

We or your broker will send you a Green Card as proof of your insurance upon request. The Green Card will show the countries we have agreed to extend this insurance to and the period for which we are providing this extension.

If your car is lost or damaged in any foreign country that we have agreed to give cover for, you may be charged customs duty. If we cover the loss of or damage to your car, we will also refund you the customs duty.

Section 9 - Use by the Motor Trade, Hotels and Car Parks

What is insured

We will give you the cover under Section 1 Accidental damage and Section 2 Fire and Theft, if shown as operative on your schedule, but will not apply any driving and use restrictions or any excess while your car is in the custody and control of:

- a member of the motor trade for service and repair; or
- a hotel, restaurant, car park or similar commercial organisation for parking purposes.

General Exceptions

These describe the things that are not covered by the contract of motor insurance. They are in addition to the exceptions shown under the headings 'What is not insured' in each of the sections detailing the cover provided.

1. Change of Car - notification and acceptance

This insurance will not apply unless:

- you have given us details of your replacement car; and
- your broker has issued a new certificate of motor insurance.

2. Driving and use

This insurance will not apply if any vehicle your certificate or schedule allows you to drive was being:

- used other than in line with your Certificate of motor insurance;
- driven by or in the charge of any person not described on your Certificate of motor insurance as a person who is entitled to drive;
- driven by or in the charge of any person who is disqualified from holding or obtaining a licence or does not have a driving licence which is valid in the territory where the incident happened;
- driven by or in the charge of any person who is breaking the conditions of their driving licence;
- used for hire or reward, racing, pace-making, testing, trials, rallies or track days, for any use in connection with the Motor Trade other than by a member of the Motor Trade for the purpose of overhaul, upkeep or repair;
- used for towing for reward a caravan, trailer or mechanically disabled vehicle;
- used for towing more than one caravan, trailer or mechanically disabled vehicle at any one time.

3. Contractual liability

We will not make a payment for any liability resulting only from a contract or agreement you have with another party

4. Radioactivity

We will not pay for direct or indirect loss, damage or liability caused by, contributed to or arising from:

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component of this type of assembly.

5. Earthquake, war, terrorism, riot, civil unrest

We will not make payment in the event of:

- earthquake;
- war, civil war, terrorism, rebellion, or revolution except when we have to meet the requirements of the Road Traffic Acts; or
- riot or civil unrest that happens outside England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands.

6. Pollution

We will not make a payment for any accident, injury, loss, damage or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable and unexpected incident and it occurs entirely at a specific time and place during the period of insurance.

7. Deliberate Acts

We will not make a payment for any death, injury, loss or damage caused directly or indirectly as a result of any deliberate acts by you or any person driving your car.

General Conditions

These describe your responsibilities, general information and the procedures that apply in certain situations, such as when there is a claim or the contract of motor insurance is cancelled.

1. *Duty to take reasonable care*

Continuing Obligation - When arranging this insurance over the phone or through your insurance intermediary you declared that the answers you provided were, to the best of your knowledge and belief, true and complete in every respect and that you did not make any misrepresentations.

A misrepresentation is where an individual provides false, inaccurate, misleading or incomplete information. You acknowledged the importance of taking reasonable care not to make a misrepresentation when providing us with answers to the questions asked. Failure to do so may lead to the voidance of your policy. You accepted that you have a continuing obligation to contact us immediately if any of the answers to any of the questions have changed or if they change throughout the life of the policy.

2. *Duty and revealing information*

We will only provide cover under this insurance if:

- you or any other person claiming under this insurance has met all the terms and conditions that apply; and
- the information you gave to us when applying for or renewing this insurance, is true as far as you know

You must:

- have asked all the other drivers covered by this insurance any relevant questions to obtain the information about them requested by us;

You must tell your broker as soon as possible if any of the details on your proposal form or statement of fact change including:

- changes made to your car which improve its value, appearance, performance or handling;
- changing your car
- changes in the way your car is used
- change of address or where your car is kept
- change of occupation including part time work
- change in the main user of the car
- details of any motoring convictions, fixed penalty offences or licence endorsements for any person who may drive the car
- details of any criminal convictions for any person who may drive the car
- details of any accidents, thefts, loss or damage, regardless of blame or whether a claim was made or not, for any person who may drive the car
- make sure you advise the DVA of any notifiable medical conditions or disabilities

This is not a full list and you should contact your broker for advice if you are not sure whether a change will affect your cover.

General Conditions (continued)

When you advise us of any permanent or temporary changes to your policy during the period of insurance which we agree to, or if you request duplicate documents, a premium adjustment charge of up to £20 + Insurance Premium Tax will be made in addition to any other change in Premium to cover our administration costs. This charge is in addition to any administration fees charged by your insurance adviser.

3. *Care of your car*

You or any person in charge of your car must take reasonable precautions to:

- maintain your car in an efficient and roadworthy condition; and
- protect your car from damage or loss

You must have a valid:

- department of Transport Test Certificate (MOT) for your car if one is needed by law; and

You must give us reasonable access to examine your car.

4. *Accident and claims procedure*

You or any other person claiming under this insurance must:

- give us full details of any incident as soon as possible;
- inform the police as soon as possible if your car or its contents are stolen and provide us with the crime reference number;
- send to us immediately all communications from other people involved which must not have been replied to;
- immediately tell us of and send to us any notice of intended prosecution, inquest, fatal inquiry or any writ, summons, or process which must not have been replied to; and
- give us all the information and help we need.

You must not, without our consent:

- negotiate or admit responsibility; or
- make any offer, promise, or payment

We will be entitled to:

- have total control to conduct, defend and settle any claim; and
- take proceedings, in your name or in the name of any other person claiming under this insurance, at our own expense and for our own benefit to recover any payment we have made.

5. *Other insurances*

If any loss, damage or liability covered by this insurance is also covered by any other insurance, we will only pay our share. This condition does not apply to Section 4 – Personal Accident Benefits.

6. *Compulsory Insurance Laws*

General Conditions (continued)

If under the law of any country we must make a payment which we would not otherwise have to make, you must repay that amount to us

7. *Fraud, misrepresentation and non-disclosure*

If you or anyone representing you:

- provides us with misleading or incorrect information to any of the questions asked when applying for, amending or renewing this insurance;
- deliberately misleads us to obtain cover, gain a cheaper premium or more favourable terms;
- provides us with false documents;
- makes a claim or part of any claim that is fraudulent, false or exaggerated;
- makes a fraudulent payment by bank account and/or card.

We may:

- agree to amend your policy to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due including any premium adjustment charge to cover our administration costs;
- reject a claim or reduce the amount of payment we make;
- cancel or void your policy (treat it as if it never existed), including all other policies which you have with us, and apply a cancellation premium charge.

Where fraud is identified we will:

- not return any premium paid by you.
- recover from you any costs we have incurred.
- pass details to fraud prevention and law enforcement agencies who may access and use this information.

8. *Assignment*

You may not assign any rights, benefits, or proceeds of any claim, to a third party, unless it has been requested in writing and been agreed by us.

Your Cancellation Rights

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reason. You may cancel this policy by telling us, or your broker, in writing or by email or telephone and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. If you do cancel in the first 14 days using the "cooling-off" cancellation condition, we will charge you pro-rata, plus an additional charge of up to £50 + Insurance Premium Tax to cover the administrative costs to us of processing the insurance, for the cover provided from the beginning of the contract until the policy is cancelled, unless you have made a total loss claim, or a total loss claim is outstanding, in which case no refund will be given, and all premiums would be due.

You may cancel this contract of motor insurance at any time by telling us, or your broker, in writing, or by email or telephone and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. If you or someone else has not made a claim in the current period of insurance, we will refund part of your premium. We will work out the refund on a pro-rata basis less a premium charge of up to £50 + Insurance Premium Tax to cover our administration costs.

We or our authorised agent may cancel this contract of motor insurance by giving you seven days' notice in writing to your last known address where there is a valid reason for doing so. Valid reasons may include, but are not limited to if:

- you do not pay your premium, premium deposit or any instalment payment on or before the due date;
- you or anyone else covered by this insurance has not met all the terms and conditions of this policy;
- a change in your circumstances means we can no longer provide cover;
- where we identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which you are not entitled.
- you do not provide us or your broker with any requested documents

The insurance will end immediately when the seven days' notice runs out. If you have just taken out the policy or renewed it with us and the premium is unpaid, we will cancel your insurance from the start/ renewal date.

We will refund the balance of your premium that applies to the remaining period of insurance unless fraud has been identified.

If a refund is paid, a premium charge of up to £50 + Insurance Premium Tax to cover our administration costs will be deducted from the refund.

If you or someone else has made a claim, we will cancel your cover but may not refund any premium. If you are paying by instalments, you must still pay the balance of the full annual premium.

If you produce a cancelled certificate of motor insurance to any person with the intention of deceiving that person into accepting it as genuine, you may be prosecuted.

Customer Care

Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. Regulation number FRN 307105.

Prestige Underwriting Services Limited is a limited company registered in Northern Ireland. Reg No. NI31853. Registered office: 10 Governors Place, Carrickfergus, Co Antrim, BT38 7BN.

This Insurance is underwritten by Allianz P.L.C. Authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

- *Our commitment to you*
We will make sure all the information we give you will be clear and accurate. We will be fair and reasonable whenever you need the protection of this policy. We will act promptly to provide the protection you need.
- *If things go wrong*
Whilst we will make every effort to maintain these standards, we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern.

In such circumstances we promise:

- to acknowledge any formal complaint in 5 days or less
- to have the issues reviewed by a person of appropriate seniority and authority
- to identify the person managing your complaint in our original letter of response.
- to respond fully to your concern or complaint within a maximum of 8 weeks. If for any reason this is not possible, we will write to you promptly to explain why we have been unable to finalise the matter quickly. We will also let you know when we will contact you again.

If you have a complaint about any aspect of the service you receive from us you can write to us at:

The Complaints Officer
Prestige Underwriting Services Ltd
The Lanyon Building
10 North Derby Street
Belfast, BT15 3HL

Phone: 08000 324252

Email: complaints@prestigeunderwriting.co.uk

When contacting us please ensure you quote your policy or claim number as appropriate.

FINANCIAL OMBUDSMAN SERVICE

If we cannot resolve your complaint, you can refer the dispute to the Financial Ombudsman Service within six months of receiving our final response letter. The address is:

The Financial Ombudsman Service
Exchange Tower, London, E14 9SR

Phone: 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers) or 0800 023 4567 (calls to this number are free on mobile phones and landlines) **Fax:** 020 7964 1001

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

Website: help.financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

COMPENSATION SCHEME

Prestige Underwriting Services Limited and Allianz p.l.c are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that the obligations under Your contract cannot be met. This depends on the type of insurance and the circumstances of the claim.

Further information can be obtained from:

Financial Service Compensation Scheme,
10th Floor, Beaufort House,
15 St Botolph Street,
London, EC3A 7QU

Phone: 0800 678 1100

Email: enquiries@fscs.org.uk

Website: www.fscs.org.uk

PRIVACY NOTICE

Our details

Prestige Underwriting Services Limited is the Data Controller for any personal information you supply to us. If you would like to speak to us about how we use your information you can contact us on 08000 324252 or contact us by writing to the Data Protection Officer, Prestige Underwriting Services Limited, 10 Governors Place, Carrickfergus, BT38 7BN.

How we will use your information

Your personal information may be used by Prestige Underwriting Services Limited for the following purposes that are necessary for the performance and management of your contract of insurance, to determine our underwriting and pricing strategies, for our legitimate interests as an underwriting agency and for compliance with any legal obligations.

- to make a decision whether we choose to accept or decline the proposed risk;
 - to calculate your premium and policy terms;
 - to service your policy;
 - to maintain our records;
 - to confirm your identity and to prevent fraud;
-

Customer Care (continued)

- to investigate and resolve any complaints;
 - to deal with any claims you should submit under your policy;
 - to verify the information you provide;
 - to undertake internal quality monitoring and external audits;
 - to carry out market research, pricing and underwriting strategies, statistical analysis and customer profiling;
 - we may supply information to law enforcement agencies, our regulators and other statutory bodies when we believe it is necessary for the detection and prevention of crime and/or fraud and as otherwise required by or permitted by law.
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The information we receive

We may obtain personal information from you directly or from someone you have authorised to supply personal information on your behalf, such as your broker. This information is necessary for the performance and management of your contract of insurance, for our legitimate interests as an underwriting agency and for compliance with any legal obligation. This information may consist of the following:

- your name, contact details (including home address, telephone number and e-mail address) and date of birth;
- all other personal information that is provided to your broker when completing an application for any policy, including (as necessary) any sensitive information (e.g. information about your health and/or previous convictions);
- details of all policies held with us including cover dates, any lapsed policies and cancellations;
- details of claims on policies held with us;
- your payment history relating to policies held with us.

If you are unable to supply the required information we may be unable to offer you insurance or continue with cover.

We may also obtain information from third parties such as credit reference agencies, CUE – Claims and Underwriting Exchange Register, the police and other insurers (e.g. to confirm your personal data and verify claims information).

We retain information in line with provisions issued by our regulatory body the Financial Conduct Authority in order to manage your policy, deal with complaints and manage claims. We will only retain your personal data for as long as we are required by law.

Disclosing other peoples information

You should show this privacy notice to anyone whose information is disclosed to us with your policy information, you must also obtain their consent to share their information. You must ensure all information provided to us is correct and to the best of your knowledge.

Fraud prevention and detection

It is important that you take reasonable care when providing us with information and answer any questions honestly and to the best of your knowledge. Providing fraudulent or incorrect information could affect the price of your policy, result in your policy being cancelled and claims being rejected or not fully paid.

Customer Care (continued)

As a condition of your policy, it is important that you report all incidents which may or may not give rise to a claim to us.

In order to prevent and detect fraud we may (at any time) share information about you with other organisations and public bodies (including the police) and check and/or file your details with fraud prevention agencies and databases. If you give us false or inaccurate information and/or we suspect fraud, we will record this. We can provide any details required by us under a court order.

We and other organisations may also search these agencies and databases to: help make decisions about the provision and administration of insurance, credit and related services (for you and members of your household), trace debtors or beneficiaries, recover debt, prevent fraud, manage your insurance policies, check your identity for the purposes of preventing money laundering (unless you furnish us with other satisfactory proof of identity) and undertake credit searches or additional fraud searches. On request, we can supply further details of the databases we access or contribute to.

Any information shared by us can be used by other bodies in their decision making process, as can information shared from other bodies be used in our decision making process.

Credit searches

If you consent to a credit search it will be soft search which is only visible to you (if you request a copy of your credit file at the credit reference agencies) and is not visible to other organisations. This type of credit reference check will not affect your credit file. The search will be visible on your credit report but it won't affect your credit rating as it's not an application for credit. The credit references agencies may add the details of our searches and information to their records relating to you.

If you require further information on credit searches, please follow the ICO link on credit reference checks: <https://ico.org.uk/media/for-the-public/documents/1282/credit-explained-dp-guidance.pdf>

Call recording

Telephone calls with us may be recorded for training, monitoring, audit requirements, quality assurance purposes and fraud prevention and detection. Call recordings may also be supplied to third parties or your insurer as shown on your schedule if they request a call recording in order to investigate a claim, complaint or suspected fraud which we have made them aware of.

Transfer to 3rd parties and outside the UK/EU

In order to deliver our services to you, we may use third party processors (for example credit searches and fraud prevention agencies). Such processing is conducted under contract and we ensure that appropriate data protection and information security assurances are provided.

We may also share your information with an authorised third party supplier appointed by us during a claim, for example a loss adjustor, recovery agencies or approved repairer in order to assist with your claim or provide repair/replacement services. We will only share the information required by the third party and will ensure that appropriate data protection and information security assurances are in place.

In circumstances where we may need to process some of your information using third parties located in countries outside of the European Union, we will take all necessary steps to ensure it is adequately protected. This includes ensuring there is an agreement in place with the third parties which provides the same level of protection as required by the data protection regulations in the UK.

Your rights

You have the right to access or obtain copies of the personal information held about you by us. A response to your request will be provided to you within one calendar month of us receiving a valid request.

You have the right to restrict processing of inaccurate information and request that we correct any inaccuracies in the information held about you. You may also have the right to erasure of data in certain circumstances.

Where we hold or process data on the basis of your consent you have the right to withdraw that consent.

You have the right to withdraw your consent for your information being used for market research, pricing strategies, underwriting strategies, statistical analytics and customer profiling.

If you wish avail of these rights please write to the Data Protection Officer, Prestige Underwriting Services Limited, 10 Governors Place, Carrickfergus, BT38 7BN or call us on 08000 324252 for more information.

The Information Commissioner

You can find more details about data protection from the Information Commissioner's Office at www.ico.org.uk. You can also contact the Information Commissioner if you believe we have not complied with our obligations.

MOTOR INSURANCE DATABASE

We will add details about your insurance policy to the Motor Insurance Database (MID) which is managed by the Motor Insurers' Bureau (MIB). The MID and the data stored on it may be used by the police, the DVLA, the DVANI, the insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- electronic licensing
- continuous insurance enforcement
- law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- the provision of government services and/or other services aimed at reducing uninsured driving

If you are involved in a road traffic accident (either in the UK or abroad) insurers and/or the MIB may search the MID to obtain relevant information.

Other persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including foreign citizens) may also obtain relevant information held on the MID.

Customer Care (continued)

It is vital that the MID holds your correct registration number. If not you risk the police seizing your vehicle. You can check that your correct registration number is shown on the MID at www.askmid.com

THE LAWS THAT APPLY TO THIS CONTRACT

Unless we agree with you to apply the laws of another country, Northern Ireland law will apply to this contract. All communications will be in English.

It is not intended that the Contracts (Rights of Third Parties) Act 1999 should confer any additional rights under this policy in favour of any third party.

Making A Claim

If you are involved in an accident or your vehicle is stolen, call us first on 08000 327327 as soon as possible after the incident has occurred.

Assistance is available on this number 24 hours a day.

You will need to provide us with the following information:

- your policy/certificate number;
- your personal details and those of the driver;
- the date, time, location and full circumstances of the incident;
- details of any other persons, vehicles or property involved in the incident;
- details of any injuries sustained in the incident;
- if you are reporting the theft of your vehicle any crime reference given to you by the police when you reported the theft to them.

If your car needs to be repaired (and the damage is covered by this policy) we have a nationwide network of selected repairers who can arrange to start work on your car with the minimum of delay.

When you first report the incident to us we will help you to arrange the repair of your car by one of our selected repairers, including the collection and redelivery to your home if required.

If you have a Comprehensive policy and need the use of a car while your own is undergoing repair by one of our selected repairers we will provide you with a temporary replacement car - full details can be found in the Temporary replacement car section of this policy (Basis of settlement - section 1 and 2).

When repairs are completed, arrangements will be made for you to collect your car (or for the car to be redelivered to your home). When you collect the car, you will need to pay the repairer any policy excess or contribution which may be applicable. These will be confirmed to you before repairs are completed

If your car cannot be repaired we will deal with the damage on a total loss basis. In these circumstances a temporary replacement car will not be provided.

If the incident relates solely to breakage of windscreen or windows in your car please call the Claim Line on 08000 327327. If you have a Comprehensive policy all you will have to pay is the amount of any policy excess that may apply. Repairing the glass rather than replacing it will mean you will not have to pay any excess.

Need to make a claim? Follow these simple steps;

1. Call us as soon as possible after the incident.
2. Give us as much information about the incident as you can.
3. If possible, speak to us before you make any arrangements for replacement or repair.
4. Don't forget to tell the police if your car is stolen.

**Call us first on:
Claim Line 08000 327327**



24 Hour Accident Reporting Line

You can call our Claim line, anytime day or night. We are on duty 24 hours a day, 365 days a year, to give help or advice and progress your claim as fast as possible.

Just call to claim...

08000 327327

Call our dedicated Claim Line number and we will be able to:-

- Validate your claim to allow repairs to commence immediately via our Approved Repairer network
- Arrange recovery of your vehicle

We will be advising your broker or intermediary of your claim, so you receive not only fast approval to proceed with repairs, but retain your access to professional independent insurance advice should you need it.

Approved Repairer Network - Getting you back on the road again, fast

Using an Approved Repairer takes the whole problem of repair away from you. No more haggling over bills, as we deal with the repair costs and payments on your behalf. It's all designed to get you back on the road fast. What's more our Approved Repairers will normally provide a courtesy car while yours is being repaired.

The Province Wide network of Approved Repairers have to comply with the high standards demanded by our motor engineers. Thus, in addition to ensuring all repairs are dealt with efficiently, the highest standards of workmanship are guaranteed.





PRESTIGE

UNDERWRITING SERVICES LTD

24 HOUR ACCIDENT REPORTING LINE 08000 327 327

You can call our new claim reporting line anytime, day or night. We are on duty 24 hours a day, 365 days a year, to take notification of any new claim and assist you in an emergency. This will help progress your claim as fast as possible. If required, we will be able to arrange recovery of your vehicle to a secure location.

Your policy will be underwritten by Allianz and administered on their behalf by Prestige Underwriting Services Limited.

Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority FRN 307105. Prestige Underwriting Services Limited is a limited company registered in Northern Ireland. Reg No: NI31853. Registered office: 10 Governors Place, Carrickfergus, Co Antrim, Northern Ireland, BT38 7BN.

This Insurance is underwritten by Allianz P.L.C. Authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.