

Asda Value Car Insurance

Policy Summary



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Policy Summary

Type of Insurance: Car

Duration Of Policy: 12 months

Claims Helpline

To make a claim, or to report an incident which may result in a claim call: 0844 579 6491. Please note that you must report all incidents to us as soon as reasonably possible, even if you are not claiming. When you call, please have your current certificate of motor insurance ready and the details of the incident itself.

Windscreen Helpline:

0800 294 7772

Important

Some important facts about your car insurance are summarised below. This summary does not contain the full terms and conditions of the contract, which can be found in the Policy Wording. This summary does not form part of your contract of insurance.

Note: your Policy excludes some situations and circumstances. It is of importance that you read the full Policy booklet to ensure that cover meets your demands and needs, and you are familiar with all aspects of cover given to you and in what circumstances this may be excluded or limited.

This booklet is made of two parts:

Part A Your Car Insurance Policy

Part B Your Legal Cover Policy

If you have any concerns with your policy, features and benefits, terms or conditions, please email customerservices@asda-carinsurance.co.uk. Any excess(es) or endorsement(s) that are applied to your Policy will be shown on your Motor Policy Schedule.

Part A: Your Car Insurance

Part A of this Policy is underwritten by Southern Rock Insurance Company Limited and Alwyn Insurance Company Limited.

What Sections of Your Car Insurance Policy Apply?

Policy Cover	Comprehensive Cover	Third Party Fire and Theft
Section 1. Loss And Damage	✓	✓*
Section 2. Liability To Third Parties	✓	✓
Section 3. Medical Expenses	✓	
Section 4. Emergency Medical Treatment	✓	✓
Section 5. Windscreen/Glass Cover	✓	Optional**
Section 6. Foreign Travel	✓	✓
Section 7. Servicing Or Repair	✓	✓
Section 8. Personal Belongings	✓	✓
Section 9. Personal Accident	✓	

* Section 1 only applies to TPFT policies for loss or damage caused directly by Fire or Theft

** Windscreen/Glass cover is only applicable for TPFT if you have purchased this as an optional extra and it is shown on your Policy Schedule.

Section 1 Loss and Damage

If your car is damaged from accident, fire or theft we will either repair, replace or pay for the cost of the damage or loss. If you cannot drive your car due to this damage we will pay the reasonable cost of protecting it, taking it to the nearest competent repairer and deliver it to your UK address.

Audio Cover

Cover for the loss of or damage to any radio, cassette, disc player or similar apparatus and component parts.

Young/Inexperienced Drivers

A young/inexperienced driver is anyone under the age of 25 or any driver 25 years and over but not holding a Full UK/EU licence for 12 months or more.

Section 1 Significant Exclusions or Limitations

- We can choose whether to repair, replace or pay for the cost of the damage or loss for any claim we accept.

- The most we will pay is the market value of your car, accessories and spare parts when lost or damaged and this will not be more than the amount for which you insured them. We will retain the right to the salvage of a vehicle following a total loss.
- Audio cover only applies to equipment permanently fitted to your car. The maximum payable on comprehensive cover is £750, or £500 for TPFT cover.
- Young driver additional excesses are: 17-20 years old - £250, 21-24 years old - £150.
- For inexperienced drivers aged 25 and over the additional excess is £100.
- Cover does not apply to loss or damage arising from the theft of your car whilst the ignition and/or entry and/or immobilisation key(s), transmitter(s) or other entry devices have been left in or on your car.
- Cover does not apply for loss or damage caused by an inappropriate type or grade of fuel being used.
- Cover does not apply for damage to tyres caused by application of brakes or by punctures, cuts or bursts.
- Cover does not apply if the loss or damage is caused maliciously or deliberately by any person driving your car with your permission or agreement.
- Cover does not apply if the car is unroadworthy or does not have a valid MOT.
- Cover does not apply if the car in the charge of person insured under this Policy and they are under the influence of alcohol or drugs or; has a blood or urine alcohol content in excess of the legal limit or; refuses to supply a breath, blood or urine sample.
- Cover does not apply if your car is being driven by someone who does not have a valid driving licence or who is driving outside of the conditions of their licence.

This Policy does not provide cover for:

- Loss where property is obtained or attempted to be obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason.
- Loss of or damage to your car caused by a member of your immediate family, or a person living in your home, taking your car without your permission.
- Loss of or damage to your car or accessories while you are not in the car arising from theft or attempted theft, malicious damage and vandalism when:
 - i) ignition keys have been left in or on your car; or
 - ii) your car has not been secured by means of door and boot lock; or any window or any form of sliding or removable roof or hood have been left open or unlocked; or
 - iii) your car is fitted with a manufacturer's standard security device and the device is not operational or is not in use.
- Loss or damage arising from any intentional damage to any property or the death of, or injury to any person caused by or incurred with the consent or connivance of the insured or arising out of the deliberate use of the insured vehicle:
 - i) to cause damage to other vehicles or property; and/or
 - ii) to cause injury to any person and/or to put any person(s) in fear of injury.
- Loss of or damage to accessories and spare parts by theft if your car is not stolen at the same time.
- Loss of your car through deception by someone who claims to be a buyer.

- Any storage charges unless you tell us about them and we agree in writing to pay for them.

Please refer to Your Policy Wording for a full list of exclusions.

Section 2 Liability To Third Parties

Covers You for all You legally have to pay for the death of or personal injury to any person as a result of an incident involving Your Car.

Section 2 Significant Exclusions or Limitations:

You are not covered:

- For any intentional damage to any property or the death of or injury to any person caused by or incurred with the consent or connivance of the insured.
- For any liability whatsoever arising out of the deliberate use of the insured vehicle:
 - i. to cause damage to other vehicles or property; and/or
 - ii. to cause injury to any person and/or to put any person(s) in fear of injury.
- Unless the person driving holds a licence to drive such a car, and held a licence to drive such a car at the time of the incident giving rise to the claim, and is not disqualified from holding or obtaining such a licence except when your car is being driven and a licence is not required by law.
- Unless he/she shall observe, fulfil and be subject to the terms, exclusions, conditions and endorsements of this Policy in so far as they can apply.
- In respect of death of or bodily injury to any person in the employment of the person claiming to be indemnified arising out of and in the course of such employment except as required by any relevant road traffic legislation.
- Except for liabilities incurred under any relevant Road Traffic Legislation for:
 - i. Death or bodily injury to the person driving or in charge of Your Car
 - ii. Legal liability when a trailer is being towed for profit
 - iii. Damage to your own car
 - iv. Any claim resulting from carrying, preparing, selling or supplying of any goods by you or on your behalf
- If you or a driver named on your Certificate of Motor Insurance:
 - i. Drive with an alcohol level in excess of the legal limit;
 - ii. Drive while unfit through drink or drugs;
 - iii. Fail to provide a blood, urine or breath specimen (other than for roadside test), for analysis.

Driving Other Cars

If your current Certificate of Motor Insurance includes driving other cars, this Policy provides you the same liability to third parties cover as Section 2 when you are driving any other car. Note that there is no cover for loss or damage to that other car. This extension of cover applies only to the use of a private motor car. This extension of cover is not for use on a van, a car derived van, motorcycle or any other motor vehicle.

This cover only applies to the Policyholder and:

- You are 25 years of age or over at the time of start or renewal of this Policy
- You do not own or have not hired the car under a lease, finance or hire purchase agreement
- You are still in possession of the car insured under this Policy and it is not reported stolen or written off
- You are not a firm or company
- The car is being used within the “limitations of use” shown in your current Certificate of Motor Insurance
- There is a current and valid Policy of insurance in force for the car being driven under this section of the Policy
- You are not entitled to make a claim for damage under any other insurance Policy
- You have the owner’s permission to drive the car
- The car is being driven within the territorial limits
- The car being driven is registered within the territorial limits
- The car has not been seized by, or on behalf of, any government or public authority
- You are using the car for social, domestic and pleasure purposes

Section 3 Medical Expenses

If You, Your driver or any of Your passengers are injured in an incident involving Your Car, We will pay the medical expenses of up to £100 for each insured person.

Section 4 Emergency Medical Treatment

We will pay for emergency treatment as required under the Road Traffic Acts. Any payment made under this section will not affect Your No Claims Discount.

Section 5 Windscreen/Glass Cover

Windscreen/Glass cover is only applicable for TPFT if you have purchased this as an optional extra and it is shown on your Policy Schedule. Unlimited cover is provided subject to repairs or replacement being carried out via the Glass Helpline. We will pay for a broken or damaged windscreen or windows in Your Car and scratching of the bodywork caused by them breaking.

Section 5 Significant Exclusions or Limitations:

- Cover is not provided for incidents outside the UK
- Cover does not include sun roofs, roof panels, lights or reflectors whether glass or plastic
- You will pay £75 (the Excess) towards each claim under this section, if any other repairer is used then cover will be restricted to £100.00 less the standard Excess.

Section 6 Foreign Travel

The same cover shown in Your Motor Policy Schedule will apply if You travel to any country within the Territorial Limits as per the definitions section of the Policy Wording.

Section 6 Significant Exclusions or Limitations:

Subject to Your usual place of residence being in Great Britain, Northern Ireland, The Channel Islands and The Isle of Man. This applies only to Your Car.

We will not cover any loss, damage or liability when your car is taken outside of the United Kingdom for any reason other than a temporary visit for social, domestic and pleasure purposes.

Section 7 Servicing or Repair

Your cover will continue to apply to your car when it is in the possession of the motor trade for overhaul, upkeep, service or repair unless any other insurance operates.

Section 8 Personal Belongings

We will pay up to a maximum of £150 for loss or damage to personal belongings carried in or on Your Car caused by Fire, Theft or accidental means. For Children's car seats the maximum cover is £100

Section 8 Significant Exclusions or Limitations:

We shall not be liable for loss of or damage:

- To money, stamps, tickets, documents, securities, lottery tickets, raffle tickets, promotional vouchers or air miles or similar voucher schemes.
- To goods, tools or samples carried in connection with any trade or profession.
- To property that is covered under any other Policy.
- To tapes, cassettes, compact and mini discs, DVDs, citizen band radios, phones or phone equipment.
- Arising from theft of personal belongings if carried in an open top or convertible car unless contained in a locked boot.
- Arising from Theft while the ignition key or similar device has not been removed or all doors, windows and other openings have not been closed and locked whilst Your Car is left unattended.

Section 9 Personal Accident

We will pay up to £5,000 if you or your partner suffer accidental bodily injury in direct connection with your car or while travelling in or getting into or out of any other car and the injury is the cause of death, loss of, or permanent and total loss of use of, one or more limbs at or above the elbow or knee, permanent blindness in one or both eyes.

Section 9 Significant Exclusions or Limitations:

We will not pay the benefit if:

- The death or bodily injury is caused by suicide or attempted suicide or any intentional self injury or the injury happened under the influence of drink or drugs or if they had more alcohol in their body than the limits set down in the Road Traffic Act 1988.
- The injured person is less than 21 years of age or 75 years and over at the time of the accident.

- Death, loss of eyes or limbs arises more than three months after the event leading directly to the condition.
- The death or bodily injury is a direct result of disease, physical sickness or disability
- Anyone fails to keep to the law regarding the use of seat belts.

General Exclusions (Part A)

This Policy does not apply when any car covered by it is:

- Used for any purpose not permitted by the effective Certificate of Motor Insurance.
- Driven by or in the charge of anyone who is not described in the Certificate of Motor Insurance as a person entitled to drive or who is excluded from driving by any endorsements.
- Driven by or in the charge of anyone who does not have a valid driving licence or who is disqualified from driving or who has not held a driving licence or who is prevented by law from holding one or who is driving outside the conditions of their licence, particularly, but not limited to, that of being not being accompanied by a qualified driver whilst holding a provisional licence and to all the terms and conditions of this Policy
- Used to tow, for reward, any trailer or vehicle (or any property in the trailer, or vehicle).
- Used to carry passengers or goods in a way likely to affect the safe driving and control of the car.
- Driven by, or is in the charge of any person whom your car has been hired.
- Involved in any incident regardless of type, be that accident, fire, malicious damage, theft or attempted theft and does not have a valid MOT Certificate in force at the time of the incident
- Used in an unsafe or unroadworthy condition or, where such regulations require, does not have a current MOT Certificate (You may be asked to provide details to show that your car was regularly maintained and kept in a good condition).
- Used in connection with the motor trade.
- Driven by or in the charge of anyone who does not meet all the conditions described in the endorsements in your Motor Policy Schedule and all the general conditions applying to the whole Policy and any other terms of this Policy.
- Involved with an incident following which you, a driver described on your Certificate of Insurance as an insured driver, are convicted of:
 - i Driving with an alcohol level in excess of the legal limit;

- ii Driving while unfit through drink or drugs;
 - ii Failing to provide a blood, urine or breath specimen (other than for a roadside test), for analysis.
- Loss or damage caused maliciously or deliberately by any person driving Your Car with Your permission or agreement.
 - Use on the Nurburgring Nordschleife, or for racing formally or informally against another motorist, pace-making, competitions, rallies, track days, trials or tests, speed trials or speed tests, either on a road, track, or at an off-road 4x4 event.

General Conditions (Part A)

Cancellation

You have the right to cancel your Policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your Policy documentation, whichever is the later. If the Policy has not started you will be entitled to a full refund of the premium paid.

For more information regarding cancellation please contact Asda Value Car Insurance.

You can write to Asda Value Car Insurance at:

Asda Value Car Insurance, MMT Centre, Severn Bridge, Aust Bristol BS35 4BL

or

Email: customerservices@asda-carinsurance.co.uk

or call our Service Team on: 0844 826 9987.

To cancel, You must return Your original Certificate of Motor Insurance.

The full annual premium is payable in the event of a claim and no refund will be given. All administration fees and charges are set out fully in the Asda Value Car Insurance terms of business.

Cancellation by you where the cover has already commenced

If the insurance cover has already commenced, and you have not made a claim, or a claim has not been made against You then You will be entitled to a refund of the premium paid, subject to a deduction for the days you have been covered and the charges detailed in the Asda Value Car Insurance terms of business.

Where we may cancel your cover

In the event of a claim being rejected where cover is excluded or limited by any Policy clause we reserve the right to terminate this Policy.

We, or our appointed agents may cancel this Policy by giving you 7 days' notice by recorded delivery. We will send notice of cancellation to your last known address. You must then send Asda Value Car Insurance the Certificate of Insurance. In the event of us cancelling your Policy you will be entitled to a refund of the premium paid subject to a deduction for the days you have been covered and the charges detailed in the Asda Value Car Insurance terms of business. Please note the full annual premium is payable in the event of a claim and no refund can be given.

Your Responsibilities

When purchasing, amending and renewing your insurance Policy, you must take reasonable care to answer all questions honestly and to the best of your knowledge. If you don't answer the questions correctly, your Policy may be cancelled or your claim rejected or not fully paid.

If you are unsure of your answer to a particular question, you should make reasonable efforts to obtain the information required to answer it correctly.

When you purchase a Policy with us, we will send you a statement of information confirming the information you have supplied, along with your Policy documents. Please check this information carefully to make sure it is all correct. If you notice any inaccuracies, please contact us to make the required amendments immediately.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain a Certificate of Motor Insurance.

If you fail to take reasonable care to provide complete and accurate information to the best of your knowledge and belief when you take out your insurance Policy or if you do not tell us about any changes, we may:

- Reject your claim.
- Reduce, make deductions from, or pay only a proportion of your claim.
- Cancel or invalidate the Policy.
- Void the Policy, which means to treat the Policy as though it never existed.
- Do a combination of the above

Complaints Process

It is our intention to provide you with a high level of service at all times. In the unlikely event that you should have cause for complaint, please write to the Quality Manager at the following address:

The Quality Manager
Asda Value Car Insurance Service Team
MMT Centre
Severn Bridge
Aust
Bristol BS35 4BL

Alternatively you can contact Asda Value Car Insurance on email: complaints@asda-carinsurance.co.uk

We will acknowledge receipt of your complaint in writing promptly and provide you with a timescale for a full response. We will endeavour to provide you with a final response within 8 weeks.

Full details of our complaints handling procedures are available upon request.

Taking Your Complaint Further

If you remain dissatisfied with our response to your complaint you may be able to refer the matter to the Financial Ombudsman Service. To use their service you must be eligible and your complaint must be sent to them within 6 months of our final response letter. You may contact them at:

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

Tel: 0800 023 4567 (from a landline) or 0300 123 9 123 (from a mobile)

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

Website: www.financial-ombudsman.org.uk

Contacting the Financial Ombudsman Service does not affect your right to take legal proceedings.

Compensation Scheme

If We are unable to meet Our liability under this Policy, You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). This will depend on the circumstances of the claim. Further information about the compensation scheme is available from the FSCS on: www.fscs.org.uk

Insurer Information

The obligations of the subscribing insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each company's individual subscription.

If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurers obligations.

Legal Expenses Insurance Policy Summary

This is a summary of Your Motor Legal Protection Policy. It does not contain the full terms and conditions which can be found in your Policy Wording. This Policy of insurance will expire in 12 months from the date of issue (Definitions: Period of Insurance)

This Policy is suitable for someone seeking insurance cover for legal costs incurred pursuing a claim for the recovery of uninsured losses from the person responsible for the incident following a non-fault road traffic incident including personal injury.

Significant Features And Benefits	Significant Exclusions Or Limitations	Policy Section
This Policy will cover You for:	This Policy will not cover You:	
<ul style="list-style-type: none"> • Legal costs (including opponents costs) up to £100,000 if the Insured Vehicle is involved in a non-fault incident with another vehicle, to pursue compensation for; 	<ul style="list-style-type: none"> • For any legal costs in excess of £100,000 • If Your claim does not have reasonable prospects of success 	Definitions: Limit of Indemnity Conditions: 9. Prospect of Success
<ul style="list-style-type: none"> • Loss of or damage to the Insured Vehicle; 	<ul style="list-style-type: none"> • If the other driver cannot be traced or identified, or is not insured 	Exclusions: 16
<ul style="list-style-type: none"> • Damage to any personal property owned by You or for which You are legally responsible whilst in or on the Insured Vehicle; 	<ul style="list-style-type: none"> • If the claim is not reported to Us within 90 days of the incident 	Exclusions: 2
<ul style="list-style-type: none"> • Death or personal injury to You, authorised drivers or passengers whilst in, on or mounting or dismounting from the Insured Vehicle; 	<ul style="list-style-type: none"> • If you are not in or on the insured vehicle at the time of the collision; • If you appoint a solicitor without first obtaining Our agreement 	Definitions: Insured Person Conditions: 4. Representation
<ul style="list-style-type: none"> • Any other uninsured losses incurred as a result of the incident e.g. Your Policy excess, hire vehicle charges, loss of earnings. 	<ul style="list-style-type: none"> • If you incur costs before We appoint a solicitor to represent You 	Conditions: 4. Representation & Exclusions: 19

Claims Procedure

If You wish to make a claim, please telephone our claims helpline on 0845 214 6039

Cancellation

Written confirmation of the cancellation of the Policy may be given at any time by You or by Us, as detailed in the Policy Wording under the heading 'Cancellation'. We will give You a minimum of 14 days notice of cancellation to enable You to find alternative cover. You may cancel the Policy by giving us written instructions. Please contact Albany Assistance Ltd on 0845 121 2200 or write to Albany Assistance Ltd, Operations Support, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, County Durham SR8 2RR.

Cooling Off Period

Before You accept Our Policy You have 14 days to review Your Policy Wording. If You are not totally happy with the Policy and You have not made a claim You can write to the Participating Agent (Policy Wording: Definitions) requesting that Your insurance is cancelled and that any monies paid be returned. We will then cancel Your insurance.

Complaints Procedure

It is Our experience that most complaints can be resolved by speaking to the staff directly responsible for Your Claim. Please call Albany Assistance Ltd on 0845 121 2200 or write to The Quality Compliance Executive, Albany Assistance Ltd, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham SR8 2RR.

We will contact You within five working days of receiving Your complaint to inform You of what action We are taking. We will try to resolve the problem and give You an answer within four weeks. In some cases it may take Us longer than four weeks but You will receive a full and final response within eight weeks of the original complaint being made.

If We have not given You an answer in eight weeks or You believe that Your complaint has not been resolved satisfactorily, We will tell You how You can take Your complaint to the Financial Ombudsman Service for independent review. The Financial Ombudsman Service can be contacted at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

By telephone on 0845 080 1800 or 0300 123 9 123 or by Email: complaint.info@financial-ombudsman.org.uk

This complaints procedure does not affect any legal right You have to take action against Us.

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 upon the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Services Authority or the FSCS. The FSCS can be visited on the web at www.fscs.org.uk or by contacting the FSCS on 0800 678 1100.

This Policy is administered by Albany Assistance Limited (FCA Registration: 312423), Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, County Durham SR8 2RR and is underwritten by AmTrust Europe Limited, whose registered office is at Market Square House, St James's Street, Nottingham, Nottinghamshire, NG1 6FG. Tel: 0115 941 1022.

AmTrust Europe Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

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Contact Information

Customer Services: 0845 125 2856

Email: contactus@asda-carinsurance.co.uk

Claims Helpline: 0844 571 9228

Windscreen Claims: 0800 294 7772

Motorbike Insurance	0844 409 7184	Lines open Mon-Fri 9am-7pm, Sat 9am-4pm
Van Insurance	0800 988 0946	Lines open 8am to 8pm Mon-Fri, 9am to 5pm Sat, 10am to 4pm Sun.
Home Insurance	0800 988 0950	Lines open 8am to 8pm Mon-Fri, 9am to 5pm Sat, 10am to 4pm Sun.
Advised Life Cover	0800 804 6816	Lines open 8am to 8pm Mon-Fri, 9am to 6pm Sat.
Over 50's Life Cover	0800 202 8164	For text phone please dial 18001 first. Lines open 8am to 8pm Mon-Fri, 8.30am to 7.30pm Sat, 10am to 6pm Sun.
Travel Insurance	0800 519 9951	Lines open 9am to 8pm Mon-Fri, 9am to 6pm Sat.
Travel Money	0845 900 0955	Lines open 8am to 10pm Mon-Fri, 10am to 8pm Sat, Sun & Bank Holidays.
Energy Compare & Save	0800 019 7887	Lines open 9am to 8pm Mon-Fri, 9am to 5pm Sat-Sun.
Asda Money Credit Card	0871 704 3366	Lines open 8.30am to 9pm Mon-Fri, 8.30am to 7.30pm Sat, 10am to 6pm Sun.
Pet Insurance	0800 434 6038	Lines open 8am to 8pm Mon-Fri, 9am to 5pm Sat.

ASDA
SAVING YOU MONEY EVERY DAY

Asda Value Car Insurance is arranged and administered by Commercial Vehicle Direct Insurance Services Ltd (CVD) who are authorised and regulated by the Financial Conduct Authority (Firm reference No. 302216). www.fca.org.uk. Registered office: MMT Centre, Severn Bridge, Aust Bristol BS35 4BL. Registered in England and Wales number 04137311.

Asda Money is a trading name of Asda Financial Services Limited and Asda Stores Ltd who are Introducer Appointed Representatives of Commercial Vehicle Direct Insurance Services Ltd.