

POLICY SUMMARY: MARMALADE LEARNER DRIVER

Some important facts about your Motor Insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Insurance Policy Booklet to make sure you understand the cover it provides. All references below are to the relevant section of the Insurance Policy Booklet.

NAME OF INSURER:

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pieta, PTA 9042, Malta.

Several Liabilities Notice

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer'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 insurer's obligations.

TYPE OF INSURANCE:

The policy protects your Private Car(s), on a Comprehensive basis.

SIGNIFICANT FEATURES AND BENEFITS:

Your policy includes the following features, which are explained in detail in your Policy Booklet:

Cover	Comprehensive
Legal liability for death or injury to any other person, including passengers	Included
Legal liability for damage to other people's property up to £20,000,000.	Included
Damage to your vehicle	Included
Windscreen repair / replacement	Excluded
Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight up to age 69	Up to £2500
Medical expenses	Up to £250
Personal belongings	Up to £100
Foreign Use	Excluded

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

You will be responsible for the first part of any claim – this is known as the “Excess”. The Excess will be shown on your Schedule and can be advised to you by your insurance adviser.

Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured. This applies even for short periods such as in a petrol station. Refer to, Exceptions to sections 2, 3 and 4 (m).

Loss or damage caused by an inappropriate type or grade of fuel being used. Refer to, Exceptions to sections 2, 3 and 4 (p).

Any liability to others, or loss or damage to any car covered by this insurance when the car is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed. Refer to, General exceptions A (6).

Any liability to others, or loss or damage to any car covered by this insurance when the car is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications. Refer to General exceptions A (7).

Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened is not shown on your certificate of motor insurance as allowed to drive. Refer to, Exceptions to section 2, 3, and 4 (l).

Loss or damage in respect of theft or attempted theft of your car may be excluded if you have an alarm, immobiliser or tracking device fitted to your car and it is not operative. Please refer to your insurance adviser for confirmation of cover.

No cover applies unless your vehicle remains at all times insured and the subject of another motor insurance contract which satisfies the vehicle owner's/registered keeper's obligations under the Road Traffic Act 1988. Refer to General conditions A (4).

Loss or damage while your vehicle is being driven by, or is in the charge of, the policyholder unless they are accompanied at all times. The accompanying person must be aged 25 or over and must hold a full UK driving licence which has been issued for at least three years. These restrictions do not apply if the accompanying person is a Department of Transport approved driving instructor or examiner. Refer to General exception I.

This policy is automatically cancelled once the provisional licence holder declared under this policy has passed their driving test. Refer to General conditions O.

DURATION OF CONTRACT:

The contract is for the period of insurance stated on the insurance schedule.

CANCELLATION:

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 documents or the start of the policy, whichever is later, without giving any reasons. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled. This policy is automatically cancelled once the provisional licence holder declared under this policy has passed their driving test.

CLAIMS ADDRESS:

You should report immediately any accident or loss under the policy to **Zenith Claims** at:
Prospect House, Thanet Way, Whitstable, Kent CT5 3FD

Claims Telephone Number – 01227 284090.
(0800 587 0808 for Broken or Damaged Glass)

COMPLAINTS PROCESS:

In the first instance these should be referred to the insurance Intermediary arranging the insurance.

If you are not satisfied with his or her answer, please make contact Markerstudy Direct Limited, Prospect House, Thanet Way, Whitstable, CT5 3FD.

You will need to quote your policy number shown in the Schedule.

In the event that our Service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

COMPENSATION SCHEME:

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about compensation scheme arrangements from the FSCS.

Zenith is a trading name of Markerstudy Direct Limited, an appointed representative of Markerstudy Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No. 03228539 with registered office address: 45 Westerham Road, Bessels Green, Sevenoaks, Kent, TN13 2QB.