



# in the driving seat



Car Insurance ...a summary of your cover



**direct line**

**A GOOD DEAL BETTER**

## A summary of your cover

Please read this document carefully. Full terms and conditions can be found within the Policy Documents. This document does not form part of the contract between us.

### Features of a Direct Line Car Policy

The Car Policy you have purchased is underwritten by Direct Line Insurance plc and will run for 12 months or as shown on the Certificate of Motor Insurance.

Depending upon the level of cover you have chosen the following sections will apply. Please read your Policy carefully to ensure the level of cover selected meets your needs.

- **Comprehensive** – sections A–G of your policy booklet
- **Third Party Fire and Theft** – sections A, C and G
- **Third Party Only** – sections A and G

If you have chosen Motor Legal Protection, Section H will apply in addition to the sections above.

### Significant Features of a Direct Line Policy

This policy provides cover for:

- Section A – Damage to a Third Party's property is covered up to £20 million.
- Section A – Driving other cars is included within your Policy, subject to selected criteria being met. Cover is limited to **Third Party Only**, i.e. the car you are driving will not be covered. Please refer to your Certificate of Motor Insurance to see if you have this benefit.
- Section B – Permanently fitted in-car audio, television, telephone and electronic navigation equipment up to a maximum £1,000. (If fitted as part of the car's standard equipment, cover is unlimited.) Details can be found on your Motor Insurance Schedule.
- Section B – Your vehicle will be covered up to its UK market value. Vehicles

that are sourced and supplied from outside the UK may be subject to a lower market value than their UK equivalent.

- Section C – If the doors, windows, boot or roof (in the case of convertibles) are not securely locked or if you leave the vehicle unattended or unoccupied and you have not removed the keys or devices used to gain entry or to operate the car then you will not be covered for theft claims either of or from the vehicle.
- Section C – All security and tracking devices which we insist are fitted to your car should be active and in full working order. If not, then claims for theft of and from your car will not be covered.
- Section D – Comprehensive cover includes windscreen damage.
- Section G – Full foreign use cover charges are based on the time spent abroad and your car's insurance vehicle grouping. For information on charges please contact us.
- Section H – Motor Legal Protection provides legal cover up to £100,000 to help in claiming back your uninsured losses including compensation for personal injury.
- All repair work is guaranteed for 5 years if you use one of our recommended repairers.
- We provide a 'Guaranteed Hire Car' to customers who have comprehensive policies subject to payment of a premium. You must have purchased the benefit prior to a claim occurring.

If you have purchased Guaranteed Hire Car, **Section Ji** of the Policy Booklet will apply. If you have purchased Guaranteed Hire Car Plus, **Section Jii** of the Policy Booklet will apply

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**Section Ji** – Guaranteed Hire Car cover is provided under sections B and C.

**Section Jii** – Guaranteed Hire Car Plus cover is provided under sections B and C.

Any excesses and endorsements applicable to your Policy can be found on your Motor Insurance Schedule along with cover limits and premiums due.

### **Your right to cancel**

The below confirms your right to cancel when you buy or renew your policy.

#### **When you buy your policy:**

If you cancel before your policy is due to start, we will return any premium you have paid in full. Please return all your documents after cancelling the policy.

If the policy has started and you cancel within 14 days of it starting or within 14 days of receiving your documents (whichever occurs later), we will return any premium you have paid less a cancellation fee of £25 (excluding Insurance Premium Tax charged at the current rate). At the rate of 5% applying when this document was printed, this means a total cancellation charge of £26.25. This is as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

If you cancel after those 14 days have passed we will return any unused premium less a cancellation fee of £25 (excluding Insurance Premium Tax charged at the current rate). At the rate of 5% applying when this document was printed, this means a total cancellation charge of £26.25. This is as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

This fee is to offset the administrative costs of providing the policy.

#### **When you renew your policy:**

If you cancel before the new period of insurance (renewal) is due to start, we will return any premium you have paid in full. Please return all your documents after cancelling the policy.

If the new period of insurance (renewal) has started and you cancel within 14 days of it starting or within 14 days of receiving your documents (whichever occurs later), we will return any premium you have paid less a cancellation fee of £25 (excluding Insurance Premium Tax charged at the current rate). At the rate of 5% applying when this document was printed, this means a total cancellation charge of £26.25. This is as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

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This fee is to offset the administrative costs of providing the policy.

#### **How to make a claim**

To notify us of a claim please telephone **0845 246 8471** or contact us on the number on your documents.

#### **How to complain**

If your complaint relates to a claim please contact your claims handlers whose details will be shown on your claims documentation. For all other complaints please call us on our priority number **0845 246 8811**.

in the  
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**Claim Helpline:**  
**Customer Services:**

**0845 246 8471**  
**0845 246 8811**

If you wish to write, then please address your letter to:

#### **Claims**

The Regional Customer Service Manager at the address shown on your claims documentation.

#### **All other complaints**

The Head of Sales and Customer Service at the address shown on your schedule.

Our staff will attempt to resolve your complaint immediately. If this is not possible, we promise to acknowledge your complaint within 5 business days of receipt. In the unlikely event that your complaint has not been resolved within 4 weeks of its receipt, we will write and let you know the reasons why and the further action we will take.

If we cannot resolve the differences between us, we will issue a final response letter. Upon its receipt, you may refer your complaint to the Financial Ombudsman Service (FOS) which, once contacted, will liaise with us on your behalf. The FOS will then inform you directly of its decision. Referral to the FOS will not prejudice your right to take subsequent legal proceedings. Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR (Telephone number **0845 080 1800**).

**directline.com**

Calls may be recorded.

Direct Line Insurance plc. Registered in England No. 01810801. Registered office: Direct Line House, 3 Edridge Road, Croydon, Surrey CR9 1AG. Authorised and regulated by the Financial Services Authority.

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#### **Details about our Regulator**

Direct Line Insurance plc is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at **www.fsa.gov.uk**, or the Financial Services Authority can be contacted on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder 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. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**.



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