

Policy Summary - Accidental Damage, Fire & Theft

The Financial Services Authority is the independent watchdog that regulates financial services. It requires us to give you this document, which you should use to decide if the insurance product meets with your requirements.

The following is a summary of the main features of the Accidental Damage, Fire & Theft Insurance. It does not contain all the terms and conditions of the contract. Full details of the policy terms are available from Campbell Irvine (Insurance Brokers) Ltd. The Summary does not form part of the contract of insurance.

Cover, specific features and benefits:

Name of the Insurer

This contract is underwritten by Syndicate 2001 @ Lloyd's, Amlin, Non Marine Division part of Amlin plc operating from One Lime Street, London EC3M 7HA.

Type of Insurance & Cover

The Lloyd's of London Accidental Damage, Fire and Theft Policy protects your vehicle for accidental damage, fire and theft or fire and theft risks, as selected by you when requesting the quote and itemised in the Policy Schedule.

Fire & Theft

Loss of or damage to your vehicle (not including accidental or malicious damage and vandalism or windscreen cover).

Accidental Damage, Fire & Theft

Loss of or damage to your vehicle.

Significant or Unusual Exclusions or Limitations

Liability to others.

Loss or damage to the vehicle as a result of depreciation, wear and tear, moth or vermin, mildew, mechanical and/or electrical derangement, damage to tyres and windshields unless caused by fire, or theft or accidental collision which also causes damage to the vehicle.

Loss or damage to the vehicle caused by climatic or atmospheric conditions or extremes of temperature unless such loss or damage is the result of other losses covered by this insurance.

Any loss as a result of voluntarily parting with title or possession, whether or not induces to do so by any fraudulent scheme, trick, device or false pretence.

Loss, theft or damage of tools, repair equipment, tyres or accessories, except in conjunction with the entire vehicle.

Import duty.

Confiscation or requisition by any government or local authority.

Period of Insurance

The period of insurance is as stated in the Policy Schedule.

Cancellation

If you feel this insurance does not suit your requirements then a full refund will be allowed if the Schedule and Policy Wording are returned to Campbell Irvine (Insurance Brokers) Ltd, 48 Earls Court Road, Kensington, London W8 6EJ, within 14 days of the date of receipt of the documents, as long as no claims have been made.

How to Claim

If a claim or possible claim occurs you must report it to:

Campbell Irvine (Insurance Brokers) Ltd,
48 Earls Court Road,
Kensington,
London W8 6EJ.

Fax: +44(0)207 938 2250

Tel : +44(0)207 937 6981

Complaints

Any enquiry or complaint should be addressed in the first instance to:

Campbell Irvine (Insurance Brokers) Ltd
48 Earls Court Road
Kensington
London W8 6EJ

Should you remain dissatisfied, you may ask the Complaints Department at Lloyd's to review your case without prejudice to your rights in law.

Their address is:

Complaints Department,
Lloyd's,
One Lime Street,
London EC3M 7HA.

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to: The Financial Ombudsman Service.

Further details will be provided at the appropriate stage of the Complaints process.

This complaints procedure is without prejudice to your right to take legal proceedings.

Financial Services Compensation Scheme (FSCS)

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations for you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website (www.fscs.org.uk).

Law Applying to the Insurance

This insurance will be subject to English Law unless otherwise agreed.